

Shipping Postage Account Prepay Deposit/Reserve Account Enrollment Form

Business information

Business name	Main contact name
Business address	Contact title
City State Zip	Contact email
Business phone	Contact phone
Federal Taxpayer Identification Number	

Please indicate if your company is one or more of the following

Partnership Sole Proprietor Corporation Other Bank State/Govt. Agency Non-profit Foreign

Certification. Under penalties of perjury, I certify that: (1) The number shown above is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me); (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. Resident Alien). If you have been notified by the IRS that you are subject to backup withholding, cross out item 2 above.

Shipping activity information

Daily shipping volume: \$ _____ Daily peak volume: \$ _____

Prepay Deposits into Reserve Account

Please set this Reserve Account up to use the scheduled deposit option. The Pitney Bowes Bank, Inc. will initiate an ACH Debit transaction from your bank account to your Postage By Phone® Reserve Account.

I want to fund my Reserve Account: Monthly Semi-monthly Weekly Amount of deposit \$ _____

Or, when my Reserve Account balance reaches \$ _____ Deposit: \$ _____

Bank routing number: _____ Bank account number: _____

On behalf of my company, I am providing information and authorize The Pitney Bowes Bank, Inc. to pull funds from the bank account listed above to pay for my shipping postage and associated fees.

Line of credit

In an event of peak volumes resulting in the Reserve Account prepaid funds to be insufficient to handle such volumes, a credit line is offered as a backup. Select below to either apply or opt-out of the backup credit line.

Yes, I accept the terms of this line of credit. (See reverse Section 7) and I want Daily Billing Monthly Billing

No, I do not want a credit line available to pay later. I understand that if there are no pre-paid funds available, my shipping labels will not be generated.

Signature of Principle

Date

My signature is agreement to the above terms and the terms and conditions on the reverse side of this enrollment form, and I am authorized to make this agreement on behalf of the Company. It is the Company's responsibility to contact Pitney Bowes with any banking account changes. Failure to comply with the set terms will void this arrangement. This agreement will remain in effect until the Company notifies Pitney Bowes of its termination and allows Pitney Bowes and the financial institution a reasonable opportunity to act on the termination. Pitney Bowes and The Pitney Bowes Bank, Inc. reserve the right to cancel this Automatic Payment agreement upon notice to the Company.

Please email the completed application to ShippingAPIapps@pb.com

The Reserve Account and line of credit are products of and eligibility for each is determined by The Pitney Bowes Bank, Inc. Member FDIC. Federal law under the USA PATRIOT ACT requires us to identify each client who opens a Pitney Bowes Bank Account. To do that we ask you to provide a Federal Taxpayer Identification Number(TIN). Your TIN is your Employer Identification number(EIN) if you are a Partnership, Corporation, Bank, Non-profit organization, State or Government agency. Your TIN is your Social Security Number if you are a Sole Proprietor. ©2017 Pitney Bowes Inc. Pitney Bowes, the Corporate logo, and Postage By Phone are trademarks of Pitney Bowes Bank Inc., or a subsidiary. All rights reserved.

POSTAGE BY PHONE® RESERVE ACCOUNT – AGREEMENT AND DISCLOSURE STATEMENT

Effective February 2016

IMPORTANT INFORMATION FOR PARTICIPANTS IN THE POSTAGE BY PHONE RESERVE ACCOUNT PROGRAM. This Postage By Phone® Reserve Account Agreement and Disclosure Statement (this "Agreement") contains the terms and conditions governing the Postage By Phone Reserve Account Program (the "Program"). As used herein, the terms "Pitney Bowes" means Pitney Bowes Inc. and any affiliate of Pitney Bowes Inc., "Bank" means The Pitney Bowes Bank, Inc., a Utah industrial loan corporation, and "we," "us" and "our" means Pitney Bowes and the Bank. "You" and "your" mean the corporation, partnership, limited liability company, association, sole proprietorship, or other business entity in whose name your Account (as defined below) has been opened.

1. THIS IS YOUR CONTRACT WITH US. By participating in the Program in any manner, or by failing to cancel your participation in the Program in writing within 30 days after receiving this Agreement, you are confirming your agreement to be bound by the terms of this Agreement. You further agree to provide to Pitney Bowes an executed W-9 Form of the Internal Revenue Service or an appropriate alternative certification.

2. BUSINESS CUSTOMERS ONLY. The Program is available only to corporations, partnerships, limited liability companies, associations, sole proprietorships and other business entities. You acknowledge that your participation in the Program is not for personal, family, or household purposes.

3. DESCRIPTION OF THE PROGRAM. a) Reserve Account. As a participant in the Program, a savings account (your "Account") has been established in your name at the Bank. Deposits to your Account may be made at any time by mailing a check or money order or by sending funds electronically to the Bank. When you use the Pitney Bowes Inc. Postage By Phone service, the United States Postal Service® CAPS service, when you utilize a third party vendor to whom you send funds to pay postage and related fees for presorting your mail, when you utilize a third party vendor to whom you send funds to pay for transportation services or when you obtain products or services from Pitney Bowes or one of its affiliates, you authorize your Account to be debited electronically that day in an amount sufficient to cover the postage meter refill, the permit mail postage purchase, the postage and related fees for the presorting of your mail ("Presort Charges"), the charges relating to transportation services provided by a third party vendor ("Transportation Charges") and/or charges relating to products or services furnished by Pitney Bowes or one of its affiliates ("Miscellaneous Charges"), and related fees and charges, if any. You agree that these are the only types of electronic transfers that you can make from your Account. You may withdraw funds from your Account by sending a written request to the Bank requesting a withdrawal. In any event, no transfer or withdrawal may be made from your Account in an amount which is in excess of the balance in your Account less the aggregate amount of any debits to be made under Section 3(c) below. Subject to the terms of this Agreement, funds from your Account to pay for postage will be transferred to the United States Postal Service upon receipt of your instructions. Any funds that you have on deposit with the United States Postal Service will be used in full before any funds are transferred from your Account to pay for meter postage refills. b) Limits on Withdrawals. You may not make more than six transfers or withdrawals from your Account in any statement period. You agree not to authorize any third party to debit or draw on your Account. The Bank has the right to require seven days prior written notice of withdrawal. c) Reserve Account Plus. In the event you exceed six transfers or withdrawals from your Account in each of any two statement periods within 12 months, you agree that in each subsequent statement period, in lieu of immediate debits to your Account for meter refills, permit mail postage purchases, Presort Charges, Transportation Charges and Miscellaneous Charges, your Account may be debited each Friday, and/or on the last business day of the month, for all meter refills, permit mail postage purchases, Presort Charges, Transportation Charges and Miscellaneous Charges made or incurred during that week.

4. RESERVE ACCOUNT REWARDS. Unless you are delinquent in the payment of any amounts payable to us, Pitney Bowes will pay you Reserve Account Rewards in an amount equal to 0.20% per annum (0.01667% per month) of your average daily Account balance ("Reserve Account Rewards"), provided, however, that you shall not receive such payment for any month as to which the amount calculated as aforesaid for such month shall be less than \$7. Your Account balance is the net amount in your Account each day after accounting for all transactions in your Account that day and less any debits to be made under Section 3(c) above. The average daily Account balance is calculated by adding your Account balance for each day of the period and dividing that figure by the number of days in the period. Reserve Account Rewards are credited monthly. You are responsible for any federal, state and/or local tax liability that arises as a result of your receipt of Reserve Account Rewards. If you close your Account before any Reserve Account Reward is credited, you will not receive the amount of any accrued Reserve Account Reward which has not been credited.

5. AUTHORIZATION. You authorize Pitney Bowes to debit your Account electronically for the purposes specified in Section 3(a) above.

6. TERMINATION OF AUTHORIZATION. Your authorization contained in Section 5 above is required for your participation in the Program, and shall remain in full force and effect until written notice of modification or termination of authorization from you has been received by us at Postage By Phone Reserve Account, 27 Waterview Drive, Shelton, CT 06484-7135, and we have had a reasonable period of time to act thereon.

7. PURCHASE POWER® ACCOUNT; EASYPERMITPOSTAGE® ACCOUNT. Subject to Section 3(c) above, if you are a Purchase Power customer and/or an EasyPermitPostage® customer, postage meter refills, permit mail postage transactions, Presort Charges, Transportation Charges, Miscellaneous Charges and other related fees and charges which exceed your Account balance will be paid for by debiting the full amount in your Account, and the remaining balance of such refills and related fees and charges will be charged to your Purchase Power line of credit or EasyPermitPostage® line of credit, as the case may be, to the extent such credit is available and may be utilized in connection with such charges. Purchase Power transactions are subject to the provisions of the terms and conditions governing your Purchase Power account and EasyPermitPostage® transactions are subject to the provisions of the terms and conditions governing your EasyPermitPostage® account.

8. STATEMENTS. We will mail or make available to you a Postage By Phone statement showing your transactions under the Program, including deposits, debits for postage meter refills, permit mail postage purchases, Presort Charges, Transportation Charges, Miscellaneous Charges and any related fees and charges, and credits for Reserve Account Awards. Your Postage By Phone statement will be sent to you by mail at the current address shown in our files or electronically to your current email address shown in our files, unless you request in writing that we send statements to a different mailing or email address.

9. ADDRESS AND TELEPHONE NUMBER. If you have any questions regarding the Program or your Account, call 1-800-243-7800 during regular business hours, or write to us at Postage By Phone Reserve Account, 27 Waterview Drive, Shelton, CT 06484-7135.

10. BUSINESS DAYS. Our business days are Monday through Friday. Saturdays, Sundays, and national holidays are not business days.

11. ACCOUNT CHARGES. If a check that you deposited with the Bank is returned unpaid by the financial institution on which it is drawn, the amount of the returned check will be charged against your Account. The Bank will charge a fee for all deposited items returned unpaid, which fee currently is \$50. If your Account has had no transaction activity for a year or longer, you agree to pay an annual account maintenance fee of up to \$180.

12. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES. Neither Pitney Bowes nor the Bank will disclose information to third parties about your Account or the transactions you make except: a) Where necessary for completing transactions; b) To comply with applicable laws, governmental regulations, or legal process (such as a court order or subpoena); c) To our affiliates (persons that control, or are controlled by, or under common control with, the Bank or Pitney Bowes); or d) If you give us your written permission.

13. INCOMPLETE PAYMENTS OR TRANSFERS. We reserve the right to cancel and not make certain transfers for various reasons, including but not limited to: a) The payment or transfer would exceed the amount of money you have in your Account; b) The funds in your Account are subject to legal process or other encumbrances restricting payments and transfers, or your Account has been re-titled, closed or blocked for security purposes; or c) Circumstances beyond our control (such as, but not limited to, fire, flood or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

14. IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. Telephone or write us using the address and telephone number provided in Section 9 above as soon as you can, if you think your Reserve Account Statement is wrong or if you need more information about a transfer or item listed on the statement. We must hear from you no later than 30 days after we sent you the FIRST statement in which the problem or error appeared. a) Tell us your name and Account number. b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. c) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will re-credit your Account within 10 business days for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your Account.

15. OTHER TERMS AND CONDITIONS. a) Assignment/setoff. We may assign this Agreement, and the Bank may assign your Account, without obtaining your consent. You may not assign or transfer your Account or this Agreement without our prior written consent. You also agree that, subject to applicable law, we have a lien and security interest and right of setoff in your Account. This means that if you owe us money for any reason, we may take the funds owed to us from your Account and apply them to the amounts owed by you to the extent allowed by law, even without giving you prior notice. b) What law applies. This agreement is governed by the laws of the state of Utah and applicable Federal laws. c) Provisions severability. If any provision of this Agreement is held to be invalid or unenforceable, the rest of this Agreement will not be affected. d) Legal action. If we initiate any legal action to collect money owed to us under this Agreement, you agree to pay all our costs for such action, including any reasonable attorneys' fees. e) Federal deposit insurance. Funds deposited in your Account are insured by the Federal Deposit Insurance Corporation (FDIC), up to a maximum of \$250,000. f) USA PATRIOT Act. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Accordingly, in order to activate your Account, the Bank asks that you provide identifying information, including your address and taxpayer identification number. The Bank may also ask for additional identifying information, where appropriate, including asking that your representative who is opening your Account to provide his/her name, address, date of birth, driver's license and/or other documents and information that will allow the Bank to identify him/her. In order to participate in the Program, you must provide the information described in this paragraph. You agree to provide all such requested identifying information.

16. AMENDMENT. We reserve the right to change the charges, fees, or other terms described in this Agreement. The Bank will notify you of any change in the terms of this Agreement by written notice at the address for the Account which is shown on the Bank's records or by electronic notice via your email address that is then on file with the Bank. You are consenting to electronic delivery of any amendments to the Program terms.

17. CANCELLATION. We may cancel this Agreement and your privilege to participate in the Program upon written notice mailed to you at the current address shown in our files. If we elect to cancel this Agreement, your participation in the Program will terminate, your Account will be closed, and we will refund the money in your Account (if any) by check mailed to you within 30 days after the date we cancel this Agreement. You may cancel this Agreement at any time by notifying us in writing. If you do this, your participation in the Program will terminate, your Account will be closed, and we will refund the money in your Account (if any) by check mailed to you within 30 days after we receive notice of your decision to cancel this Agreement. Ending this Agreement will not affect your obligations under this Agreement.

FUNDS AVAILABILITY SCHEDULE FOR YOUR ACCOUNT. Subject to the transaction limitations and the Bank's right to require notice as discussed in Section 3 above, the Bank's policy is to make funds from your deposits available to you on the first day after the day we receive your deposit. Once they are available, you may use the funds to pay for postage meter refills through the Pitney Bowes Inc. Postage By Phone service, to pay for permit mail postage through the United States Postal Service CAPS service and to pay for Presort Charges, Transportation Charges and Miscellaneous Charges.