



(Name - Legal) (Doing Business As - D.B.A.)

(Federal ID #) [] SOLE PROPRIETORSHIP [] PARTNERSHIP [] LLC [] CORPORATION

Located at: (Address) (City) (State) (Zip)

(Business Phone) (Ext.) (Business Fax) (Sole Proprietor's Social Security Number)

Above named employer, its officers, directors and management personnel, hereinafter called Client, do hereby, jointly and severally appoint CACHET Banq, a California corporation, 750 E. Green Street, Suite 209, Pasadena, California, 91101, hereinafter called "Attorney In Fact", client's true and lawful attorney in fact and in client's name, place and stead to execute all legal documents and agreements to include but not be limited to personal guaranties and to grant to Client the use of attorney in fact's established electronic funds transfers (eft) processing rights and/or procedures with the Federal Reserve Bank (FRB) and associated financial institutions for the processing of Client's eft items based upon information made available to attorney in fact by client and/or client's agent. Client further gives and grants unto said attorney in fact, power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as client might or could do if personally present or performing such acts. Client has appointed the individual whose signature resides below as their authorized representative and has empowered and directed that individual to sign on their behalf both jointly and severally.

In delegating authority to the attorney in fact, it is specifically understood by client that attorney in fact is not a source of funds and should erroneous or fraudulent data generated by client and/or client's agent cause attorney in fact to fund any eft items on behalf of client, the client shall guaranty jointly and severally, as noted on the reverse of this document, any extension of credit made by attorney in fact. In the event attorney in fact extends credit to client for whatever reason, client hereby irrevocably appoints attorney in fact with full power of substitution and with full authority, in the place and stead of client and in the name of client or otherwise. Attorney in fact may at its discretion; at expense of client; a) take any action and execute any document or instrument that may be deemed necessary or advisable to protect, collect, realize upon and preserve any collateral, b) enforce its rights to any collateral, c) to file any claims or take any action or institute any proceedings it may deem necessary for the collection of any collateral, d) to transfer into its name or its designee any or all collateral, and e) to sell or otherwise dispose of any or all collateral.

It is also understood that the client and attorney in fact are responsible for the eft transactions, as processed, and shall jointly incur the obligation and responsibility, to adhere to the terms and conditions of attorney in fact. It is further understood and agreed that where the client or client's agent is the cause in fact of an error, falsity, fraud or lateness in processing required transactions, which results in a liability of any nature, then the client will indemnify, and hold attorney in fact harmless from liability for such claims. Attorney in fact reserves the sole and exclusive right to deny Client use of attorney in fact's established eft rights and/or procedures. This power of attorney/guaranty authorization revokes all earlier authorizations and will remain in effect through subsequent periods until notified, except as noted above for extension of credit to client, by client or attorney in fact.

For CLIENT Dated at This day of 20 (Authorized Signature of Client) (Print or type Name and Title) For CACHET BANQ INC. Dated at Pasadena, California This day of 20 (Signature) Al Blowers - CEO (Name and Title)



CLIENT: (Depositor name as shown on bank statement) (Phone) (Fax) ADDRESS: (Depositor Address) (Street) (City) (State) (Zip) CONTACTS: (First Contact) (Title) (Second Contact) (Title) BANK: (Name of Bank) (Branch Street Address) (City) (State) (Zip) BANK ACCOUNT: (Routing Number) (Account Number) (Branch Phone Number) (Branch Fax Number)

BANK is hereby authorized and instructed to honor all debits and/or credits to client's demand deposit account (dda) noted above for electronic fund transfer (eft) processing transactions and processing fees which debits and/or credits will be initiated by CACHET. If BANK does not or cannot honor such debits and/or credits processed by CACHET including electronic deductions (debit), BANK is instructed to contact CACHET customer services immediately at cachetbanq.com, or (626) 578-9400 or fax (626) 568-3938 and notify CACHET of the circumstances.

Client hereby agrees to terms on the reverse side of this agreement. This authorization shall remain in effect until revoked in writing by client.

(Authorized signature of Officer or Director as shown on bank records) (Print Name and Title) (Date)