

Business Account Agreement

Contact Core X with any questions about this Agreement

This Core X (A Division of Core Bank) Account Agreement (this “**Bank Agreement**”), along with any other documents provided pertaining to deposit accounts (collectively with this Bank Agreement, the “**Account Documents**”), are a contract that establishes rules which control your deposit accounts (each, a “**Deposit Account**”) and payment services provided by us (collectively, the “**Bank Services**”). Please read this carefully. By opening or maintaining any account with us, or signing the signature card, you agree to the terms of this Bank Agreement. The words “**us**”, “**we**”, or the “**Bank**” in this Bank Agreement refer to Core Bank DBA Core X, a Nebraska state-chartered bank. “**You**” and “**your**” means the user of the Bank Services. You may be an owner of the bank account established under this Bank Agreement (a “**Bank Account**”), or you may be anyone else authorized to deposit, withdraw, or exercise control over the funds in the Bank Account.

You may access the Bank Services through a third-party platform (a “**Platform**”). The Platform may require you to agree to additional terms to use the Platform’s service. Your ability to revoke a Platform’s access to your Bank Account, if any, is set forth in your agreement with the Platform.

General Bank Account Terms

Regulatory Relationship

The Services are provided through a bank-partnered model. The Bank is the regulated financial institution and is responsible for compliance with applicable banking laws and regulations. Platform acts as a service provider and program manager. Nothing in this Agreement creates a partnership, joint venture, fiduciary, or agency relationship between the parties.

Opening a Bank Account

The Bank may establish a Bank Account for you, after you, or someone you authorize to act on your behalf, completes the Bank’s account opening procedures to the Bank’s satisfaction. Bank Account functionality will be limited until the account holder has submitted, and we have reviewed and approved all required information. The classification and form of ownership of a Bank Account is designated during account setup. The Bank will rely on this designation for all purposes concerning the Bank Account.

If you establish the Bank Account and agree to this Bank Agreement through a Platform, you authorize the Bank to follow the instructions of the Platform (whether electronic, written or oral) and you agree that the Bank may completely rely on such instructions without further investigation or authorization from you. For the purposes of collecting information from you and authorizing, authenticating and completing disbursements from the Bank Account, With the exception if a court Platform will be acting as an agent for the Bank. You acknowledge and expressly agree to the Platform’s acting as both your agent and as the agent for the Bank for

purposes of this Bank Agreement. You hereby waive any conflict resulting from such relationships.

Bank Accounts

Business Bank Account: Subject to the Bank's customer identification and beneficial ownership procedures, the Bank may allow a Bank Account to be opened for a business (including a corporation, limited liability company, limited partnership, or other similar legal entity) to be used for commercial purposes (each, a "**Business Bank Account**"). A Business Bank Account may not be used for personal, family or household purposes. You will need to provide additional due diligence information for the Bank to approve the establishment of a Business Bank Account. You will provide responses acceptable in form and substance to the Bank. You may designate the authorized persons to execute any documents and transactions in connection with a Business Bank Account held at the Bank. The Bank will treat each designated person as authorized to transact on the Bank Account until the Bank receives notice that the authorized person does not have authority. You agree to notify Bank of a change in your form of organization, a change in the ownership of the equity interests therein or changes in the authority of any person authorized to act with respect to a Business Bank Account or any transactions relating to it.

IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats. EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for: Each individual that has beneficial ownership (25% or more); and, One individual that has significant managerial control, of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge. We proudly support all efforts to protect and maintain the security of our customers and our country.

Information Verification

The Bank may periodically require additional information from you so the Bank can monitor the Bank Account and comply with its obligations under applicable law, including, but not limited to, information necessary to confirm your identity, to confirm compliance with this Bank Agreement, or to assess the risk associated with the Bank Account or your business. The Bank may suspend or terminate the Bank Account and your use of the Bank Services at any time in its sole discretion.

The Bank is legally required to reject or block transactions or funds of certain individuals and entities in compliance with Office of Foreign Asset Control ("OFAC") sanctions. You may not apply for a Bank Account if you are a prohibited individual or entity under any of the sanctions programs administered or enforced by OFAC or other applicable laws, or any of the Bank's

related policies. The Bank may freeze or reject any transaction it reasonably believes violates any of the OFAC sanctions programs, other applicable laws, or any of the Bank's related policies. The Bank is not responsible for and has no liability for any resulting unavailability of funds or related consequences. Federal law also requires the Bank to obtain, verify, and record information about the beneficial ownership of depositors that are business customers. In connection with each Business Bank Account, the Bank may require you to provide information and documentation about the ultimate individual beneficial owners and anyone else with significant responsibility for managing the business and require you to execute and provide such resolutions, certifications, or other documentation as the Bank may require from time to time to comply with these federal law requirements.

If you are opening a Business Bank Account titled in a business entity's name, you represent that you have the authority to open and conduct business on the Bank Account on behalf of the entity titled on the Business Bank Account. The Bank may require the governing body of the entity opening the Bank Account to provide a separate resolution or other form of authorization identifying who is authorized to act on its behalf. The Bank will honor the authorization until receiving written notice of a change from the governing body of the entity in a form acceptable to the Bank.

You will notify the Bank of any change to your legal name, phone number, mailing address, and email address, as well as the death of a Bank Account owner. For Business Bank Accounts, you agree to notify the Bank of changes in your beneficial ownership information. End User authorizes the Bank and their service providers to collect, verify, and monitor information relating to the End User and its authorized user for purposes of identity verification, fraud prevention, regulatory compliance, and ongoing account monitoring. The End User acknowledges that the Bank may monitor activity, review records, and disclose information as necessary to comply with applicable law, regulatory examinations, audits, supervisory requests, or legal process.

Fees and Interest

The Bank Account is a no-fee, demand deposit account held with the Bank. However, Platforms may charge you a separate technology fee for the Platform's own services and subject to your separate Platform agreement. Your agreement with the Platform will disclose the technology fees and the payment terms.

Bank Accounts opened through a Platform do not accrue interest.

Deposits and Withdrawals

You may deposit funds into the Bank Account, including by transferring funds from an external account at another bank or by utilizing remote deposit capture as described below. The Bank may refuse any deposit. You may not make a deposit to the Bank Account by sending the Bank cash or checks in the mail nor at a physical branch location. You may only deposit checks: (i) if you are approved by the Bank to use our remote deposit capture service and (ii) in accordance with the terms of this Bank Agreement. The Bank is not liable for any deposits, including cash, which are lost in the mail or otherwise not received by the Bank. The Bank generally does not accept deposits in foreign currency. To the extent identifiable, any deposits received by the Bank that the Bank does not accept for deposit into the Bank Account will be returned. You may

withdraw funds, and they may be used to make payments you have authorized after the funds are available in the Bank Account.

We may process deposits and withdrawals to or from the Bank Account in any order permitted by law. We use your available balance to determine whether to approve or decline a transaction. Your available balance may include or exclude pending transactions, debit holds, or incoming deposits that have not yet settled.

An overdraft occurs when the Bank Account does not have sufficient funds to fund a transaction, but the Bank pays it anyway. You are responsible for ensuring that there are sufficient available funds in the Bank Account to cover any transactions you authorize. The Bank, at its discretion, may choose to pay items that overdraw the account. If the Bank pays an overdraft, you must immediately deposit sufficient funds to cover the overdraft. If the Bank does not pay an overdraft, your transaction will be declined.

Check Deposits: You may be allowed to deposit checks to the Bank Account from a mobile device or computer by taking a picture of the check and transmitting it to the Bank for deposit ("Remote Deposit Capture"). The terms and conditions of your use of this check deposit feature are set forth below:

- Eligible items. You agree to scan and deposit only checks as that term is defined in Reg CC. You agree that the image of the check transmitted to the Bank shall be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code and that the terms "check" and "item" will be used interchangeably herein.
- You agree to scan and deposit only the following types of checks:
 - Personal checks
 - Business checks
 - Government or treasury checks
 - Cashier's checks
- You agree that you will not scan and deposit any checks or other items as shown below unless otherwise agreed:
 - Checks or items drawn or otherwise issued by you or any other person on any of the accounts or any account on which you are an authorized signer or joint account holder.
 - Checks with multiple payees.
 - Money orders.
 - Checks or items payable to any person or entity other than you.
 - Traveler's checks.
 - Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
 - Checks or items previously converted to a substitute check, as defined in Reg CC.
 - Checks or items drawn on a financial institution located outside the United States

- Checks or items not payable in United States currency.
- Checks or items dated more than six (6) months prior to the date of deposit.
- Checks or items prohibited by the Bank's current procedures relating to the Bank Account or which are otherwise not acceptable under the terms of your Bank Account.
- Note that any check that you attempt to deposit using Remote Deposit Capture is subject to verification by the Bank. We may reject an item for deposit for any reason and will not be liable to you.
- Image Quality. The image of an item transmitted to the Bank must be legible. The image quality of the items must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, or clearing house association. (The Bank reserves the right to reject any check image that is not clear, that is skewed, or that is suspicious in any manner.)
- Endorsement. You agree to endorse all items captured and submitted using the Remote Deposit Service. Items must be payable to, and endorsed by, the account owner for the Eligible Account before check photos are taken and the back of the check signed with following: "For Mobile Deposit Only Core Bank" and your signature.

You agree to follow any and all other procedures and instructions as the Bank may establish from time to time.

- Receipt of Items. We reserve the right to reject any item transmitted for deposit, at our discretion. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive confirmation from the Bank that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.
- Items Returned Unpaid. A notice will be sent to you of transactions we are unable to process because of returned checks. With respect to any check that is transmitted by you for remote deposit that is credited to the Bank Account, in the event such check is dishonored, you authorize us to debit the amount of such check from the Bank Account.
- Disposal of Transmitted Items. Upon your receipt of a confirmation from the Bank that we have received the image of any item, you agree to prominently mark the item as "Electronically Presented" or "Scanned". You should store the check in a secure location for 30 days. After 30 days, and after you have confirmed the deposited funds have been applied to the Bank Account correctly, you must destroy the check to ensure that it is not represented for payment. And you agree never to represent or separately deposit the original retained check. You will promptly provide any retained check, or a sufficient copy of the front and back of the check, to the Bank as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any check, or for Bank's audit purposes.
- Deposit Limits. We reserve the right to impose limits on the amount(s) and/or number of check deposits that you transmit and to modify such limits from time to time. If you attempt to initiate a deposit in excess of these limits, such deposits are still subject to the terms of this Bank Agreement, and we will not be obligated to allow such a deposit at other times.

- **Changes/Removal of Service.** We may, in our sole discretion, modify, add or remove portions of the service or end the service at any time without notice. We may turn off the service to you if we suspect fraud, if you misuse this check deposit feature, have excessive overdrafts or returned checks or for other reasons at our sole discretion.
- **Business Day and Availability Disclosure.** You understand the remote deposit function is available Monday through Friday between 8:30 a.m. to 5:00 p.m., Eastern Time, except during holidays, any other day we are not open for business, or such other hours as established by us from time to time. Transmissions of check images for deposit submitted outside of these business hours on a Business Day, or on any other day that is not a Business Day are treated as occurring on the next Business Day.
- **Hardware and Software.** In order to access the Bank Services, you must obtain and maintain, at your expense, compatible hardware and software as required. The Bank is not responsible for any third-party software you may need to access the Bank Services.

In the event that you believe there has been an error with respect to any original check or image thereof transmitted to us for deposit, you will immediately contact the platform regarding such error as set forth below:

- **Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in the Bank's sole discretion subject to other terms governing the Bank Account.
- Your use of the check deposit service is subject to and conditioned upon your complete compliance with this Bank Agreement. Without limiting the restriction of the foregoing, you may not use the check deposit service (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to Bank's business interest, or (iii) to Bank's actual or potential economic disadvantage in any aspect.
- We may change the terms and charges for the check deposit service by notifying you of such a change. Your use of the check deposit service after receipt of notification of any change by us constitutes your acceptance of the change.
- At our sole discretion, we may revoke your privilege of using the check deposit service at any time and for any reason. In the event of termination of the check deposit service, you will remain liable for all obligations relating to checks deposited prior to the termination date.
- **User warranties and indemnification.** You warrant to the Bank that: (i) you will only transmit eligible checks; (ii) check images will meet the image quality standards; (iii) you will not transmit duplicate checks; (iv) you will not deposit or represent the original check; (v) all information you provide to Bank is accurate and true; and (vi) you will comply with this Bank Agreement and all applicable rules, laws and regulations. You further agree to indemnify and hold harmless the Bank from any loss for breach of the foregoing representations and warranties.

Limitations on Transfers & Transaction Risk

There is no limit on the number of withdrawals you can make. The Bank may impose daily limits on the dollar amount of withdrawals you make from the Bank Account through an ATM, ITM, or at a point of sale. These limitations may not always be in force. You will not be able to use your

Card if the Bank Account is closed, blocked, or suspended for any reason. The Bank may take steps to protect itself if the Bank determines you or your activities create a risk, including any of the following:

- The Bank may impose limits on the aggregate amount of credit or debit entries (“Entries”) that you may originate through our ACH services, taking into account the total dollar amount of entries transmitted, frequency of origination, and payment application originated by you (“Exposure Limits”). Upon request, the Bank will disclose the initial Exposure Limits to you. You agree you will not transmit Entries that would cause you to exceed the Exposure Limits.
- If you use the Bank Account to initiate or receive payments, you agree to follow any security or verification steps we require. The Bank may decline to execute or delay processing of a transaction if it cannot verify its legitimacy, or if it determines the transaction poses unacceptable risk.
- The Bank may, upon notice to you, require you to maintain reserve balances in one or more Bank Accounts in an amount set by the Bank.
- The Bank may require you to provide appropriate information to enable the Bank to assess the risk associated with providing services to you through the Bank Services. The Bank reserves the right to designate or terminate Entry classes that the Bank will process for you.
- The Bank may hold back a percentage of reserves after termination of the Bank Services to cover any trailing transaction and charge back obligations as determined in the Bank’s discretion.
- The Bank may require general liability, Director & Officer, Errors & Omissions, or other types of insurance coverage as a requirement to access the Bank Services.

Limitations on Transferring Ownership of a Bank Account

This Section applies to you solely if you are considered the Bank Account owner.

You may not assign or transfer ownership of the Bank Account without obtaining the Bank’s prior written approval. You may not grant a security interest in funds held in the Bank Account to any other creditor without obtaining the Bank’s prior written approval, which the Bank has the right to withhold for any or no reason. If any ownership interest in a Bank Account is proposed to be transferred or if there is any change in Bank Account title, the Bank may require that the Bank Account be closed, and a new Bank Account be opened.

Statements

Periodic statements will be made available to you by the Bank, through the Increase Services, or through the Platform (as applicable).

You must examine your statement of account with reasonable promptness and report any errors or discrepancies to the Bank. If you discover (or reasonably should have discovered) any unauthorized activity, you must promptly notify the Bank of the relevant facts. As between you and the Bank, if you fail to do either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used ordinary care and, if not,

whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized activity. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized activity in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this Section.

In addition to your duty to review your statements for unauthorized activity, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error or discrepancies – such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Duty to Notify if Statement Not Received – You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your Bank Account, such as possible fraud or identity theft.

If you make a claim asserting an unauthorized transaction or similar issues with your Bank Account, or if the Bank suspects that the Bank Account may be compromised, the Bank may close the Bank Account or require the use of fraud prevention tools offered by the Bank. For Business Bank Accounts only, if you decline to close the Bank Account or use fraud prevention tools following a recommendation of the Bank and instead continue to utilize the same, you agree and will enter into an indemnification agreement that the Bank will not be liable to you for subsequent losses or damages on the Bank Account due to unauthorized activity.

Right of Setoff and Security Interest

We may (without prior notice and when permitted by law) set off the funds in the Bank Accounts against any due and payable debt any of you owe us now or in the future. If a Bank Account is owned by one or more of you as individuals, we may set off any funds in the Bank Account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to a Bank Account if prohibited by law. For example, the right of setoff does not apply to a Bank Account if: (i) it is an Individual Retirement Account or similar

tax-deferred retirement account, or (ii) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (iii) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against the Bank Account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

Legal Process Against Your Bank Account

You agree that the Bank may comply with any legal process, such as an attachment, garnishment, levy or seizure, or subpoena, related to the Bank Account. The Bank may limit your ability to make withdrawals from the Bank Account until the legal process is resolved. The Bank is not liable to you for any sums the Bank may be required to pay because of any legal process. The Bank is not required to determine whether the court issuing the legal process had jurisdiction over you or over the Bank Account or otherwise had the authority to issue the legal process. Any payment the Bank makes is subject to the Bank's right of offset and the Bank may first satisfy any debts you owe to the Bank. If the Bank incurs any expenses in responding to any legal process that are not otherwise reimbursed, the Bank may charge such expenses to the Bank Account without prior notice to you.

If the Bank is required for any reason to reimburse the government for all or any portion of a benefit payment that was directly deposited into the Bank Account, you authorize the Bank to deduct the amount of your and the Bank's liability to the government from the Bank Account, without prior notice and at any time, except as prohibited by law. The Bank may also use any other legal remedy to recover the amount of the Bank's liability.

Unclaimed Property

If you have not had any activity and have not communicated with the Bank for a period of time as defined by state law, state law may consider the Bank Account unclaimed property. In those cases, the Bank may surrender the funds in the Bank Account to the state, typically to the state of the address on file. The Bank is not responsible for the funds after the Bank surrenders them. You may be able to reclaim them from the state.

Closing Your Bank Account

The Bank Account owner may close the Bank Account at any time by notifying us or platform. Items presented for payment after the Bank Account is closed may be dishonored. When the Bank Account owner closes the Bank Account, the Bank Account owner is responsible for leaving enough money in the Bank Account to cover any outstanding items to be paid from the Bank Account. The Bank may close the Bank Account at any time. If the Bank closes the Bank Account with a balance, the Bank will notify the Bank Account owner of the action and send the remaining funds by mailed check or other means to the Bank Account owner, less any amounts due for pending transactions. In either case, the Bank may require the Bank Account owner to hold an amount of funds in the Bank Account that the Bank reasonably believes necessary to cover such outstanding items. If the Bank closes the Bank Account because of suspected fraudulent or illegal activity, the Bank may freeze access to the funds and close the Bank Account.

Placement of Your Funds at Other Insured Institutions

Funds in the Bank Account are primarily held at the Bank and are covered by Federal Deposit Insurance Corporation ("FDIC") insurance. The FDIC insures deposits up to a maximum amount per depositor, per FDIC-insured bank, per account ownership category. An individual account, a joint account, and a corporate account are examples of different account ownership categories. The current applicable threshold is \$250,000, but the FDIC can change the threshold at any time. Funds that are owned by a business that is a "sole proprietorship" and deposited in the name of the business are treated as the individual Bank Account of the person who is the sole proprietor. They are added to other individual Bank Accounts of that person for purposes of calculating the applicable FDIC limit. Simply opening more than one Bank Account in the same name or names does not increase the amount of deposit insurance.

The Bank may move some or all of the funds from the Bank Account at the Bank and place them into different accounts at one or more other FDIC-insured banks (a "Destination Institution"). By agreeing to this Bank Agreement, you are authorizing the Bank to act as your agent and custodian to deposit your funds with one or more FDIC-insured banks. You understand and authorize the Bank to hold and act as your custodian with respect to all deposit accounts, including all time deposits, money market deposit accounts, and demand deposit accounts, issued or established for funds of yours placed as deposits at FDIC-insured banks and all your security entitlements and other related interests and assets with respect to the accounts. You understand and agree that deposits the Bank places for you will be "deposits," as defined by federal law. Each account, including the principal balance and the accrued interest, will be a deposit obligation solely of the bank at which it is held, and not an obligation of the Bank. As your custodian, the Bank may (i) cause the accounts to be titled in its name or in the name of its sub-custodian, (ii) collect for your account all interest and other payments of income or principal pertaining to the accounts, (iii) endorse on your behalf any check or other instrument received for your account that requires endorsement, (iv) in accordance with your instructions, deposit your funds in, or withdraw your funds from, the accounts, (v) in accordance with your instructions, deliver or transfer funds from another account to the account or deliver or transfer funds from the accounts to another account, and (vi) take such other actions as are customary or necessary to effectuate the purposes of this Agreement. You understand that participating banks, under applicable federal regulations, may reserve the right to require a seven (7) day notice before permitting a transfer of funds out of certain deposit accounts. You also acknowledge and agree that the banks or deposit network may pay the Bank a fee equal to or based on a percentage of your balance in the account and that such fee will be earned by and belong to the Bank.

The Bank may require, and you agree to sign, one or more additional deposit placement, custodial or other agreements required by either a Bank or a deposit network or other service utilized by the Bank to help manage deposit insurance coverage. Your deposits may be placed in increments not to exceed the standard maximum amount covered by the FDIC ("**SMDIA**") at any one bank. Funds at any bank are also protected by FDIC deposit insurance subject to SMDIA. However, if you already have an account at a bank, the amount of money you deposit through us will be combined with the funds you deposited at the bank when considering the

maximum FDIC coverage of \$250,000 per depositor, per FDIC-insured bank. If the combined amount exceeds \$250,000, and FDIC insurance does not cover the excess amount, you may lose that amount if a bank fails. You must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through a bank satisfies any restrictions on its deposits. We will provide you with a list of all banks or access to a platform or website listing such banks, and you agree to notify us if you do not wish for us to deposit any of your funds at a specific bank. You must update your designation of ineligible banks if your banking relationships change.

Checks

Not all Bank Accounts will have check writing privileges. If you are permitted to use checks drawn on the Bank Account, the terms set forth shall apply.

Check payment is highly automated, and the Bank processes many checks every day. Although the Bank may inspect some checks, you agree that reasonable commercial standards don't require the Bank to do so.

The Bank may or may not pay a check with a date more than six months in the past also referred to as stale-dated, at our discretion. If you do not want the Bank to pay an old check from the Bank Account, you must place a stop payment order. If the Bank pays it, you will be responsible for the check.

You agree not to write a check with a date in the future or postdate a check. If the Bank is presented with a check that you wrote that has a date in the future, the Bank may or may not pay it before the date on the check, in the Bank's discretion. If the Bank pays it, you will be responsible for the check.

You agree not to write a check that tries to limit the time or method of payment with a condition, such as "Void after 120 days" or "Valid only for \$1,000 or less." Because the Bank uses an automated system to process checks, the Bank can't inspect every check.

The Bank is not required to comply with any multiple-signature requirement, even if you have otherwise instructed the Bank to do so.

You agree not to deposit a check payable to multiple payees unless all payees have endorsed such check. If you write a check payable to multiple payees, you agree that the Bank may pay the check to any of the payees in possession of the check.

Unless you make advance arrangements, the Bank may or may not pay your checks with facsimile signatures, at the Bank's discretion. If you file a facsimile signature specimen and the Bank agrees to honor checks with that facsimile signature, you authorize the Bank, at any time, to charge you for all orders that are drawn on the Bank using that signature. If you suspect that your facsimile signature is being or has been misused, you must notify the Bank at once.

If a check is returned to you because the Bank believes it doesn't match your signature on file, the Bank is not liable to you even if you authorized the check. If the numeric amount on a check doesn't match the amount written out in words, the Bank may select either one when paying it. The Bank is not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item.

A remotely created check is created by the payee and not signed by the Bank Account owner. It states that the Bank Account owner authorized the check. If you deposit a remotely created check, you guarantee it was authorized by the Bank Account owner for payment in the amount it shows. You agree to maintain proof of the authorization for two years and provide the Bank with such proof if requested.

Wire Transfers and Real Time Payments

You may send wire transfers or real-time payments ("RTP") from the Bank Account and receive wire transfers and real-time payments to the Bank Account by giving the Bank an instruction for the Bank to debit the Bank Account you designate for the amount of the transfer request. You are responsible for ensuring that each payment is complete and contains accurate information. You agree that the Bank has no responsibility to detect errors, but the Bank may use commercially reasonable security measures to attempt to reduce the risk of fraud or duplicate transfers, including by requesting additional documentation from you. You acknowledge receipt of the Security Procedures and agree that the Security Procedures apply to the Wire Transfer and RTP service and are commercially reasonable procedures for you. The Bank will provide you with notice of wire transfers and RTP payments in your periodic statement and you agree to review your statement and to promptly alert us of any errors.

Wire transfer and RTP requests must be given to the Bank in accordance with the cut-off times established. Cut-off times will be provided to you separately from this agreement. You generally cannot cancel or amend a wire transfer or RTP payment request after the Bank has received it. The Bank reserves the right to process wire transfer requests or RTP payment requests in the order in which the Bank determines, in the Bank's sole discretion. The Bank is not obligated to accept or execute any wire transfer or RTP payment requests.

International wire transfers involving non-U.S. currencies will be converted to U.S. dollars. You agree that any reasonable exchange rate may be used, in the Bank's discretion or as otherwise determined by a sending, receiving, or intermediary bank, and that you accept all risks that may result from exchange rate fluctuations.

Restricted Uses

You may not use the Bank Account for any illegal transactions or activity. The Bank reserves the right to reject any use of the Bank Account that may create reputational damage or safety and soundness issues for the Bank, including activities related to cryptocurrencies, those activities prohibited by the Unlawful Internet Gambling Enforcement Act and Federal Reserve Regulation GG and activities relating to the cultivation and sale of products such as marijuana prohibited by the Controlled Substances Act.

Trust, Escrow, and Fiduciary Accounts

The Bank does not act as a fiduciary or trustee for any Bank Account, even if the account is titled for trust, escrow, or custodial purposes. We are not responsible for enforcing the terms of any trust, escrow agreement, or third-party arrangement. You agree to indemnify and hold the Bank harmless from any claims arising from your obligations to beneficiaries, principals, or other third parties with an interest in the Bank Account.

Bank Account Terms and Services

Electronic Funds Transfer Services

The Bank provides various electronic funds transfer services to you. In connection with this, the Bank Account may be able to accommodate the following types of transactions:

- Acceptance of direct deposits;
- Acceptance of any other recurring deposit to your Bank Account;
- Acceptance of automated clearinghouse (ACH) debits for recurring transfers debiting funds from your Bank Account based on authorizations you have given to a third party;
- Point-of-Sale and card transactions originated using a Bank-issued card.

If you believe your card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission, contact the platform immediately. You will need to include your Bank Account information, the date of the theft or unauthorized transaction and the amount at issue.

If your statement shows any electronic funds transfer you did not make or authorize, notify us at once. If the Bank does not complete a transaction from your Bank Account on time or in the correct amount, the Bank is not liable for any failed transaction if, through no fault of the Bank, you do not have enough money in your Bank Account to cover a transaction, if the ATM or device does not have enough cash or is not working properly (and you knew about the breakdown when you started the transfer), if circumstances beyond the Bank's control prevent the transaction, if the merchant requests authorization for an amount greater than the purchase amount, or if there are other exceptions stated in this Bank Agreement or as provided by law.

If you have instructed the Bank in advance to make regular payments out of your Bank Account, you can stop any of these payments. You must, however, call the platform in time for the Bank to receive your request three (3) Business Days or more before the payment is scheduled to be made. If you call to stop payment, the Bank requires that you submit your request in writing within 14 calendar days after you call. The written confirmation can be submitted electronically. If you provide us with a written stop-payment instruction at least three (3) Business Days prior to the scheduled transfer date, and we fail to act on such written instruction, we will be liable for your losses or damages. Oral instructions shall not be accepted or effective.

If the recurring payments vary in amount, your payee is obligated to provide you with notice of when the payment will be made and how much it will be 10 calendar days in advance of a scheduled payment. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

If you have arranged to have direct deposits made to your Bank Account at least once every 60 days from the same person or company, the person or company making the deposit should tell you every time they send the Bank the money. You will get a monthly Bank Account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

In Case of Errors or Questions About Your Electronic Transfers: Contact the platform as soon as you can if you think your statement or receipt is wrong or if you need more information about a

transfer listed on the statement or receipt. Customer complaints, disputes, or error resolution matters related to regulated financial services may be handled by or escalated to the Bank as required by applicable law. The End User agrees to cooperate fully in the investigation and resolution of such matters

Data Privacy and Protection

Bank Account Security Procedures

This Section describes the security requirements, procedures and protocols (“**Security Procedures**”) applicable to the Bank Services. We work hard to protect your Bank Account and keep your money safe, and we expect you to play your part too. The tools we give you to access your money can be used to steal your money in the wrong hands. For that reason, you agree to protect the Bank Account numbers and electronic access devices, like your payment cards, secret keys and credentials. Your Bank Account numbers can also be used to electronically remove money from your Bank Account, and payment can be made from your Bank Account even though you did not notify us directly and order the payment. If you give someone your card or other access device to use, and they abuse it, you are liable for their transactions until you have told us that the person is no longer authorized.

You agree to comply with and maintain the minimum security requirements on your computer systems as may be required and communicated to you from time to time by us. You release the Bank and its agents and service providers from liability and agree to indemnify and hold the Bank and its agents and service providers harmless from any and all claims or liability resulting from your failure to comply with the security requirements and for allowing any malicious software to be loaded onto your computer systems to the extent permitted by law.

You are strictly responsible for establishing and maintaining security measures and complying with the Security Procedures. You agree to take reasonable steps to maintain the confidentiality of any API key, token, passwords, unique identifiers, codes, security devices, and any related information provided by us or established by you in connection with the Security Procedures, the Bank Account, or the Increase Services. You will immediately notify us if you suspect or know that any API keys, tokens, passwords, unique identifiers, codes, security devices, or any related information have been accessed by or provided to an unauthorized person. You will be responsible for unauthorized activity until we have been notified of the unauthorized access and have had a reasonable opportunity to act upon such notice, to the extent permitted by law.

You must also take precaution in keeping your blank checks safe. Notify us immediately if you believe your checks have been lost or stolen. You may be responsible for some or all of any loss from the misuse of your blank checks if you are negligent in safeguarding your checks.

Error Resolution and Provisional Credit – Business Accounts

For transactions involving business or commercial accounts not subject to Regulation E, the Bank may, at its sole discretion, provide provisional credit to the business account holder during the investigation of an alleged unauthorized or erroneous transaction. The Bank’s decision will be made on a case-by-case basis and may consider factors including the nature and amount of the dispute, account history, and available documentation. You must cooperate with the Bank’s error resolution procedures for business accounts, including providing requested authorization documentation within two (2) Business Days. You acknowledge that the Bank has no obligation

to provide provisional credit for business account transactions. If the Bank elects to provide provisional credit and the investigation determines the transaction was unauthorized or erroneous, you will reimburse the Bank for the provisional credit provided, along with any associated costs or fees.

Data Security

You will, and will require any of your material subcontractors to, establish and maintain appropriate administrative, technical and physical safeguards designed to (i) protect the security, confidentiality and integrity of any data or information of any customer or applicant for a Bank Account, including, but not limited to, all lists of customers, former customers, account applicants, and all information relating to and identified with such customers or applicants, including, but not limited to, account transaction and balance data, and “non-public personal information” as defined by GLBA Gramm-Leach-Bliley Act and its implementing regulations, as amended, including, but not limited to, postal and e-mail addresses and associated data (including any personally identifiable information, personal account information, financial information, card numbers or expiration dates, account numbers, transaction data, personal identification numbers and other related information, social security numbers or personal or financial information) provided by a customer or account applicant (collectively, “Customer Data”). You shall (a) ensure against any anticipated threats or hazards to the security and integrity of Customer Data, (b) protect against unauthorized access to or use of such information or associated records which could result in substantial harm or inconvenience to any customer or applicant, and (c) ensure the proper disposal of Customer Data (collectively, the “Security Program”).

You will use the same degree of care in protecting the Customer Data against unauthorized disclosure as you provide to your other confidential customer information, but in no event less than a reasonable standard of care, and the Security Program will be in compliance with all information and data security requirements promulgated by payment networks and applicable laws, as the same may be revised from time to time.

In the event there is (a) a data breach or (b) breach of security resulting in unauthorized disclosure of Customer Data, the impacted party will immediately, but in no event later than forty-eight (48) hours after discovery, notify the other of such breach, the nature of such breach, and the corrective action taken to respond to the breach; provided that notice may be delayed if required by law enforcement or other regulatory authority. The impacted party will take all steps at its own expense to immediately limit, stop or otherwise remedy such misappropriation, disclosure or use, including, but not limited to, notification to, and cooperation and compliance with, regulatory authorities.

Automated Clearing House Origination

Access to originate automated clearing house (“ACH”) entries is subject to the Bank’s review and approval. The Bank may, at its discretion, permit you to initiate ACH entries to debit or credit other bank accounts. Not all customers will be authorized for ACH origination. If the Bank approves your access, the provisions of this Section, along with any supplemental terms and conditions the Bank may establish, will apply.

Capitalized terms not defined in this Section have the meanings provided in the Operating Rules and Guidelines of the National Automated Clearinghouse Association (“the NACHA Rules”). The Bank may enable Bank Accounts to originate ACH debit or credit Entries by means of the Automated Clearing House Network (“ACH Services”) and according to the NACHA Rules. You agree you will comply with the NACHA Rules (including the obligation to obtain proper authorizations and retain records as required), any additional rules adopted by local or state ACH associations, the terms of this Bank Agreement, and the terms of any additional agreement the Bank may request in connection with the origination of ACH Entries. You shall be bound by and comply with the NACHA Rules for all Entries, whether an Entry is sent through the ACH network or not. The Bank may limit the type of Entries you are authorized to originate for any reason. You acknowledge receipt of the Security Procedures and agree that the Security Procedures apply to ACH Services and are commercially reasonable procedures for you. You authorize the Bank to act as the Originating Depository Financial Institution (“ODFI”) on your behalf.

The Bank may impose volume or dollar limits on ACH entries you initiate and may suspend or reject any entry that exceeds those limits or appears to violate applicable law or the NACHA Rules. You agree not to originate unauthorized or unlawful entries, including internet gambling or transactions involving sanctioned parties. You are responsible for all returned or reversed entries and any resulting obligations.

ACH Access, Approved Activities, and Risk Management

The Bank will establish risk standards and evaluations with each ACH Originator to identify the types, frequency, and volume of ACH activity, as well as the associated level of risk. If your activity is deemed higher risk, such as acting as a Third-Party Sender or Processor, or if the Bank later determines your activities present higher risk, additional measures will be required to ensure compliance with all applicable rules and regulations.

As an RDFI (Receiving Depository Financial Institution), the Bank receives ACH entries either directly or indirectly from an ACH Operator for posting to customer accounts. The Bank will ensure the timely receipt and processing of all ACH entries, returns, Notices of Change (NOCs), and related activities, in accordance with NACHA Operating Rules.

Cross-Border ACH Transactions

The Bank processes International ACH Transactions (IATs) for customers subject to all applicable rules and regulatory requirements. IATs are reviewed by the Bank’s BSA/Compliance team for suspicious activity in accordance with applicable laws.

Destroyed Checks

The Bank does not accept destroyed checks (XCK entries) for ACH processing, consistent with core system configurations.

Processing, Transmittal, Settlement, and Rejection

You will transmit Entries in compliance with the formatting and other requirements provided by us to you and in accordance with the Security Procedures. You authorize the Bank to: (a)

process Entries received from you or your agent; (b) transmit such Entries as an Originating Depository Financial Institution to the ACH network; and (c) settle for such Entries. Subject to the terms and conditions of this Bank Agreement, you will transmit such Entries by the applicable deposit deadline of the ACH network, provided (i) such Entries are completely received by the cut-off time established by us and the NACHA Rules from time to time; (ii) the Entry Date on the file satisfies the criteria established by the Bank from time to time; and (iii) such Entry otherwise complies with the terms of this Bank Agreement. You have no right to cancel, reverse, or amend any Entry after its receipt by the Bank; however, the Bank will use commercially reasonable efforts to act on a request by you to cancel an Entry before transmitting it to the ACH. Any such request shall comply with the Security Procedures and the Bank shall have no liability if the Bank fails to effect the cancellation. You acknowledge that in the case of a Same-Day Entry, any request by you to cancel an Entry must be made immediately for the Bank to have an opportunity to effect cancellation. Despite the Bank's commercially reasonable efforts to act on such a request, cancellation of a Same Day Entry may nevertheless be impossible, and you understand and accept the risk of this occurrence. The Bank will have the right to reject any Entry that does not comply with the requirements of this Bank Agreement or for any reason permitted under the NACHA Rules. The Bank will also have the right to reject any Entry if you have exceeded the Exposure Limits), have failed to maintain reserve balances have failed to comply with the Security Procedures, or have failed to meet any obligation to us or the Bank, including payment obligations pursuant to this Bank Agreement or any other obligation.

The Bank may, in the Bank's discretion, reject any credit Entry that contains an effective Entry date more than two (2) Business Days after the Business Day such Entry is processed by the ACH Operator; or the effective Entry date for a debit Entry is more than one (1) Business Day after the processing date, or longer in the Bank's discretion. The Bank will notify you of such rejection no later than the Business Day such Entry otherwise would have been processed, unless the effective date is the Business Day the file was received, in which case the Bank will notify you of rejection the following Business Day. Notices of rejection are effective when given. The Bank shall have no liability to you for a rejection of any Entry or the fact that notice is not given at an earlier time than provided in this Section. The Bank will have no liability to you for any rejection of an Entry or the fact that notice is not given at an earlier time than that provided for in the NACHA Rules.

If any Entry (or request with respect to an Entry) received by the Bank was transmitted or authorized by you or your agent, you shall pay us the amount of the Entry, regardless of whether the Bank complied with the Security Procedures with respect to that Entry and regardless of whether such Entry was erroneous or contained an error that would have been detected if the Bank had complied with the Security Procedures. If any Entry (or request with respect to an Entry) received by the Bank purports to have been transmitted or authorized by your or your agent, it will be deemed effective and you shall be obligated to pay the Bank for such Entry even if the Entry was not authorized by you, provided the Bank accepted the Entry in good faith and acted on it in compliance with the Security Procedures.

Payment Related to Entries and Returned Entries

The Bank will generally debit your Bank Account for credit Entries (including debit Reversals) immediately. The Bank will credit your Bank Account for debit Entries (including credit Reversals) after two Business Days. All such credits are provisional, and we may charge your Bank Account for a returned or rejected electronic debit Entry.

You will pay the Bank for any returned debit Entries (including rejected debit Entries) or any adjustment Entries, which the Bank has previously credited to the Account. You agree that we do not need to send a separate notice of debit Entries that are returned unpaid. Reports containing information regarding returned debit Entries are available. You authorize the Bank to debit your Bank Account on the day the returned or rejected electronic debit Entry is received or thereafter. You agree to maintain a sufficient balance in your Bank Account to cover returned or rejected electronic debit Entries. If a returned or rejected electronic debit Entry cannot be debited against your Bank Account, you will pay the Bank the amount of the returned or rejected debit Entry.

If the effective date is after the Business Day the file was received, the Bank will notify you of the receipt of a returned Entry from the ACH no later than one (1) Business Day after the Business Day of such receipt. The Bank shall have no obligation to re-transmit a returned Entry if the Bank complied with the terms of this Bank Agreement with respect to the original Entry; provided, however, the Bank may reinitiate the returned Entry no more than two times in accordance with the NACHA Rules.

The Bank will inform you of all notifications of change (NOC) received no later than two (2) Business Days after the receipt of the Entries. You agree to make the changes submitted within six (6) Business Days of the settlement date of the original Entry or before the next originated Entry, whichever is later; provided that, you may choose to make the changes specified in any NOC or corrected NOC received with respect to any Entry. If a NOC is incorrect, you will generate a refused notification of change and deliver it to the Bank.

You may initiate a reversing Entry for erroneous or duplicate transactions, as permitted by the NACHA Rules. In doing so, you warrant that you have initiated the Entry within five days of the original Entry and within 24 hours of the discovery of the error. The account holder for the reversing Entry must have been notified of the reversal and the reasons for the reversal no later than the settlement day of the reversal. For reversing Entries, you indemnify all parties to the transaction(s) from and against any claim, demand, loss, liability, or expense.

ACH Returned Entry Thresholds

Unauthorized Entry Return Rate (0.5%):

This threshold applies to the percentage of debit entries returned as unauthorized, including return reason codes

R05, R07, R10, R29, and R51. The rate is calculated by dividing the number of debits returned as unauthorized by one of the following:

The total number of debit entries in original files, or The total number of debit entries originated.

The Unauthorized Entry Return Rate must stay below 0.5%. Exceeding this threshold may result in further review and corrective action.

Administrative Return Rate (3%):

The Administrative Return Rate tracks return reason codes R02, R03, and R04. These returns must remain below 3%. If the administrative return rate exceeds this threshold, the Bank may initiate corrective measures to address any underlying issues.

Overall Return Rate (15%):

The Overall Return Rate includes all return reason codes (excluding RCK entries). This rate must stay below 15%. If the overall return rate surpasses this threshold, additional monitoring and corrective actions will be applied to ensure compliance and mitigate risks.

Errors and Discrepancies

If discrepancies arise between your records and those provided by the Bank, you agree to promptly notify the Bank. If you fail to notify the Bank within 30 days after the information about an Entry becomes available, the Bank will not be liable for any resulting losses, and you waive any claims for discrepancies.

If the Bank receives a notice of error or unauthorized transaction as an ODFI regarding an Entry, you must provide the Bank with documentation supporting the authorization and any relevant notices, within two (2) Business Days. Failure to provide sufficient proof may result in you being charged for the error.

Information regarding Entries is made available to you through the Platform, Bank, or the Increase Dashboard, as the case may be. You agree to notify the Bank promptly of any discrepancy between your records and the information the Bank provides you regarding Entries. If you fail to notify the Bank of a discrepancy within 30 days after information concerning an Entry first became available to you, the Bank will not be liable for any losses or costs resulting from your failure to give notice and you will be precluded from asserting such discrepancy against the Bank. If the Bank receives a notice of error or unauthorized transaction as ODFI concerning an Entry processed or authorized to be processed to an account with the Bank, you will, within two (2) Business Days after written or oral notice, provide the Bank with a copy of the authorization to debit or credit the Receiver's account and, if applicable, proof of sending notice to the Receiver of the varying amount, or other proof satisfactory to the Bank that the error alleged did not occur or resolve the error, to enable the Bank to fulfill its obligation to provide such records to the RDFI within ten (10) Banking Days as required by NACHA Rules. If the referenced documents or proof are not delivered timely, or the documents or proof do not give the Bank a reasonable basis for determining that no error occurred, or if the alleged error did occur, the Bank may charge you for the alleged error and for any penalty imposed upon the Bank.

You acknowledge and agree that if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry transmitted to the Receiving Depository Bank may be made by the Receiving Depository Bank on the basis of the account number supplied by you, even if it identifies a person different from the named Receiver, and that your obligation to pay the amount of the Entry to us is not excused in such circumstances.

Indemnities

In addition to your limitations of liability and indemnification obligations set forth elsewhere in this Bank Agreement, with respect to ACH Services, the Bank will be liable only for gross negligence or willful misconduct in performing the ACH Services. You will indemnify and hold the Bank harmless against any loss, liability, or expense (including attorneys' fees and expenses) resulting from any breach of any warranties contained in the NACHA Rules. If any party becomes liable for damages suffered by another party or a third party in connection with the ACH Services in this Section, the parties will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against a third party.

Representations, Warranties, and Agreements

You warrant to the Bank all warranties that the Bank is deemed by the NACHA Rules to make with respect to Entries originated by you. Further, the Bank has the right to audit Entries at any time to ensure compliance with your representation and warranties.

You warrant that you will retain all Entries you transmit on file and in a format adequate to permit remaking of Entries for seven (7) Business Days following the date of their transmittal and shall provide such data to us upon request. You warrant that you retain all authorization records for a minimum of two (2) years from the date of termination or revocation of the authorization, or as otherwise required by applicable law.

You warrant that you are bound by and will comply with the NACHA Rules, including that each Entry you transmit to the Bank is authorized and that the payment of an Entry by the Receiving Depository Bank to the Receiver is provisional until receipt by the Receiving Depository Financial Institution of final settlement for such Entry; if such settlement is not received, the Receiving Depository Financial Institution shall be entitled to a refund from the Receiver of the amount credited and you shall not be deemed to have paid the Receiver.

When you originate an Entry, you make each of the representations, warranties, and covenants of an Originator for the applicable Entry class code as set forth in the NACHA Rules.

Third Party Senders and Third Party Service Providers:

You must notify the Bank if you are a Third-Party Sender or if you intend to utilize a Third-Party Service Provider or Third-Party Sender (as defined by the NACHA Rules) in connection with ACH entries. You must secure the Bank's approval before transmitting any entries through such party or acting in such capacity. Any approved Third-Party Service Provider or Third-Party Sender shall not be deemed the agent or service provider of the Bank but shall serve in such capacity solely for you. You authorize the Bank to follow instructions provided by any approved Third-Party Service Provider or Third-Party Sender to the same extent and pursuant to the same terms that would apply if the instructions were provided directly by you. You are solely liable and responsible for compliance by the Third-Party Service Provider or Third-Party Sender with this Bank Agreement and the NACHA Rules. The Bank has no responsibility or liability for the acts or omissions of the Third-Party Service Provider or Third-Party Sender, and you shall indemnify and hold the Bank harmless from any losses caused by their acts or omissions. You shall require your Third-Party Service Providers and Third-Party Senders to permit the Bank to perform, at its option, on-site inspections upon reasonable notice during normal business hours.

You acknowledge that the Bank reserves the right to refuse to permit the use of any Third-Party Service Provider or Third-Party Sender, or to revoke such approval at any time. You or any agent acting on your behalf is solely responsible for the content of any instructions received by the Bank from the Third-Party Service Provider or Third-Party Sender and any errors or omissions in the performance of their duties.

Additional Requirements for Third-Party Senders:

If you are a Third-Party Sender or utilize a Third-Party Sender, the following additional requirements apply:

- **Registration and Disclosure:** The Bank will register each Third-Party Sender with NACHA within 30 days of transmitting the first entry. You and the Third-Party Sender must provide all required registration information, including name, location, Company Identification, and contact information. The Third-Party Sender must disclose any Nested Third-Party Senders prior to transmitting entries on their behalf and must provide Originator identification information within two Business Days of the Bank's request. You must notify the Bank within 10 days of any changes to registration information.
- **Agreements:** The Third-Party Sender must enter into compliant origination agreements with each Originator and Nested Third-Party Sender containing at least the same provisions required between an Originator and the Bank.
- **Compliance and Risk Management:** The Third-Party Sender must conduct annual ACH Rules compliance audits and provide evidence to the Bank upon request, maintain written procedures addressing all ACH activities conducted on behalf of Originators, conduct OFAC screening of Originators and their transactions, set and monitor exposure limits for each Originator, and implement adequate data security policies and procedures.
- **Monitoring:** The Third-Party Sender must monitor returns and origination activity for all Originators and enforce restrictions on the types of entries initiated.
- **Fraud Monitoring (Effective 2026):** Beginning March 20, 2026 (or June 19, 2026, depending on volume), the Third-Party Sender must establish and implement risk-based processes to identify entries suspected of being unauthorized or authorized under False Pretenses, and must review and update these processes at least annually.
- **Financial Responsibility:** The Third-Party Sender must indemnify the Bank against losses resulting from Originator or Nested Third-Party Sender failures to perform obligations under the NACHA Rules.
- **Nested Third-Party Senders:** If the Third-Party Sender utilizes Nested Third-Party Senders, the Third-Party Sender is responsible for ensuring each Nested Third-Party Sender complies with all requirements applicable to Third-Party Senders.
- **Supplemental Information:** Upon the Bank's request due to a risk event, you and the Third-Party Sender must provide supplemental information within ten Business Days, including business names, taxpayer identification, addresses, contact information, and principal names.

The Bank may immediately terminate or suspend your use of any Third-Party Sender or require termination of any Originator or Nested Third-Party Sender relationship for breach of this Bank Agreement, the NACHA Rules, or for risk management reasons.

Additional Legal Terms

Regulatory Cooperation

The End User agrees to cooperate with the Bank 3rd party, and their regulators in connection with examinations, audits, investigations, or inquiries related to the Services, as permitted by law.

Term and Termination

This Bank Agreement is effective upon the date you first access or use the Bank Services and continues until terminated. The Bank may terminate this Bank Agreement or close your Bank Account at any time for any reason or as permitted under applicable law. Further, we may suspend your Bank Account and your ability to access funds in your Bank Account, or terminate this Bank Agreement, if (a) we determine in our sole discretion that you are ineligible for the Bank Services because of significant fraud or credit risk, or any other risks; (b) you use the Bank Services in a prohibited manner or otherwise do not comply with any of the provisions of this Bank Agreement; (c) any law or regulation requires us to do so; or (d) we are otherwise entitled to do so under this Bank Agreement.

Termination does not immediately relieve you of obligations incurred by you under this Bank Agreement. If this Bank Agreement is terminated, we will pay out any remaining funds owed to you in accordance with this Bank Agreement. In addition, upon termination you understand and agree that (a) all licenses granted to you by the Bank under this Bank Agreement will end; (b) the Bank reserves the right (but has no obligation) to delete all of your information and account data stored on our servers; (c) the Bank is not liable to you for compensation, reimbursement, or damages related to your use of the Bank Service, or any termination or suspension of the Bank Service or deletion of your information or account data; and (d) you are still liable to the Bank for any fees or fines, or other financial obligation incurred by you or through your use of or the Bank Services prior to termination. The Bank may suspend, restrict, or terminate access to the Services at any time where required by applicable law, regulation, supervisory guidance or risk management considerations, including suspected fraud, misuse, or non-compliance. Such actions may be taken without prior notice where necessary to mitigate risk.

Doing Business Electronically

In order to establish a Bank Account with us and use the Bank Services connected thereto, you must first agree to exclusively receive disclosures, statements, and other communications (“Communications”) about the Bank Services through the Increase Dashboard, or through a Platform (if applicable). We can only give you the benefits of the Bank Services by conducting business through the internet, and by agreeing to this Bank Agreement, you consent to receiving Communications electronically on an exclusive basis. This Section informs you of your rights when receiving electronic Communications from the Bank.

You agree that electronic Communications shall be considered “in writing” and have the same meaning and effect as if they were provided in paper form, unless you have withdrawn your consent to receive Communications electronically. You agree that the Bank has no obligation to

provide you Communications in paper format, although the Bank may choose to do so at any time.

You understand that, in order to view and retain copies of electronic Communications, you will need either: A computer with access to the internet and a web browser that is currently being supported by its publisher and that has cookies enabled; or A mobile device with access to the internet and the most recent device operating system and the most recent versions of Apple Safari or Google Chrome on iOS or Google Chrome for Android OS.

You will also need a valid email address, sufficient storage space to save Communications or the capability to print the Communications from the device on which you view them.

Updating Records and Statements.

You can update your contact information, by contacting the Platform You are responsible for ensuring your contact information is current and accurate.

If you have arranged to have direct deposits made to your Bank Account at least once every 60 days from the same person or company, you can review your transaction history through the Increase Dashboard to find out whether the deposit has been made. Where applicable, you can get a receipt at the time you make any transfer to or from your Bank Account using an ATM or a Point-of-Sale terminal.

Power of Attorney

As it relates to your Bank Account, a power of attorney is a legal document executed in accordance with applicable law wherein you authorize another person to act on your behalf with respect to banking or other matters. If you want someone to have this power, which includes the ability to withdraw all the money in your Bank Account, you or the person must provide us with a copy of the power of attorney in a form that is reasonably acceptable to us that identifies the person to whom you have granted the power of attorney and each Bank Account for which you wish the person to exercise the power of attorney. This power will endure until you give us written notice that you have revoked the power of attorney authority and we have had a reasonable time to act on it. In our discretion, we may refuse to recognize any power of attorney at any time, subject to applicable law. We are not required to investigate the facts relating to any power of attorney provided to us on your behalf. We are not responsible for ensuring that a person you authorize to control your Bank Account is operating in your best interest.

Additionally, if you direct us to allow a third party to access your Bank Account on your behalf – for example, as part of an application for credit with another institution, for use with an accounting software, or for any other aggregation service to which you have provided permission or a limited power of attorney to access your Bank Account on your behalf – you agree that we may do so in our sole discretion and that we are not liable for any losses as a result of providing that access or refusing to provide that access.

Modifications to Bank Services

The Bank may make changes to how the Bank operates and provides the Bank Services, including adding new services, modifying existing services, or suspending, discontinuing, or terminating your access to any or all portions of the Bank Services as well as modifications to

the accessibility of the Bank Services through your use of the Increase Services. Notice of changes will be provided to you.

Modifications

Changes to this Bank Agreement may include deletions, additions, and modifications made by the Bank in its discretion. You will be notified of any changes from your Platform or, as the case may be, when they are posted on the Increase Services or presented to you through the Increase Services. You may also be notified of changes by email or as otherwise required by applicable law. The revised Bank Agreement is effective on the date the changes are posted on the Increase Services. By using the Bank Services after receiving notice of a change, you agree to be bound by the revised Bank Agreement.

Eligibility

To be eligible to use the Bank Services, you must be at least 18 years of age or be a duly organized, validly existing business, organization, or other legal entity in good standing under the laws of the country you are established and able to enter into legally binding contracts. By agreeing to this Bank Agreement, you represent and warrant to us that: you have not previously been suspended or removed from the Bank Services and that your registration and your use of the Bank Services is in compliance with all applicable laws and regulations.

Rules Governing The Bank Agreement

This Bank Agreement is subject to federal laws, the laws of the state of Nebraska, and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules. If any provision of this Bank Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

Indemnification

If someone sues the Bank or its agents or service providers (the "Bank Indemnified Parties") because of something you did, you agree to defend, indemnify, and hold the Bank Indemnified Parties harmless from and against any and all claims, losses, expenses, demands, or liabilities, including attorneys' fees and costs, incurred by the Bank Indemnified Parties in connection with any claim by a third party arising out of or in any way related to: (a) your use of the Bank Services; (b) your violation or alleged violation of this Bank Agreement or of any applicable law; (c) your infringement or alleged infringement of any intellectual property or other right of any other person or entity; or (d) any dispute between you and a third party.

You must not settle any such claim or matter against the Bank Indemnified Parties without the Bank's written consent. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter for which we are entitled to indemnification by you, and you further agree that you will cooperate fully in the defense of any such claims.

Limitation of our Liability to You

THE BANK AND ITS REPRESENTATIVES, AGENTS, AND ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EQUITY HOLDERS, EMPLOYEES, PARENT ENTITIES, SUBSIDIARIES, AFFILIATED ENTITIES, REPRESENTATIVES, AGENTS AND

LICENSORS WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES (SUCH AS LOSS OF PROFITS, LOSS OF GOODWILL, LOSS OF USE, LOSS OF DATA, BUSINESS INTERRUPTION, OR OTHER INTANGIBLE LOSSES) ARISING OUT OF OR RELATING IN ANY WAY TO THE BANK SERVICES, OR THIS BANK AGREEMENT. EXCEPT AS EXPRESSLY SET FORTH IN THIS BANK AGREEMENT OR REQUIRED BY APPLICABLE LAW (E.G., ANY NON-WAIVABLE RIGHTS OR REMEDIES), IN NO EVENT WILL THE TOTAL LIABILITY OF THESE PARTIES TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THE USE OF, OR ANY INABILITY TO USE ANY PORTION OF, THE BANK SERVICES, OR OTHERWISE ARISING OUT OF OR RELATING TO THIS BANK AGREEMENT, WHETHER IN CONTRACT, TORT, OR OTHERWISE, EXCEED IN THE AGGREGATE ONE HUNDRED DOLLARS (\$100.00).

IF YOU ARE A CALIFORNIA RESIDENT, TO THE EXTENT PERMITTED BY LAW, YOU WAIVE CALIFORNIA CIVIL CODE SECTION 1542 WHICH PROVIDES: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY."

IF ANY OF THESE LIMITATIONS ARE FOUND TO BE INVALID, THE PARTIES' TOTAL LIABILITY FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION OF ANY KIND SHALL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

Dispute Resolution by Binding Arbitration

PLEASE READ THIS "DISPUTE RESOLUTION BY BINDING ARBITRATION" PROVISION VERY CAREFULLY. IT LIMITS YOUR RIGHTS IN THE EVENT OF A DISPUTE BETWEEN YOU, ON THE ONE HAND, AND THE BANK, ON THE OTHER HAND, SUBJECT TO THE TERMS AND OPT-OUT OPTION SET FORTH BELOW.

You and the Bank agree that any and all past, present and future dispute, claims, or causes of action arising out of or relating to your use of any of the Bank Services, this Bank Agreement, or any other controversies or disputes between you and Bank or any of their respective affiliates, licensors, distributors, suppliers or agents, whether arising prior to or after you agreed to this Bank Agreement (collectively, "Dispute(s)"), shall be determined by arbitration, unless (a) you opt out as provided in below; or (b) your Dispute is subject to an exception to this agreement. You and the Bank further agree that any arbitration pursuant to this Section shall not proceed as a class, group or representative action.

The Bank wants to address your concerns without the need for a formal legal dispute. Before filing a claim against the Bank, you agree to try to resolve the Dispute informally by contacting us. Similarly, the Bank will undertake reasonable efforts to contact you (if we have contact information for you) to resolve any claim we may possess informally before taking any formal action. If a Dispute is not resolved within 30 days after the email noting the Dispute is sent, you or the Bank may initiate an arbitration proceeding as described below.

By agreeing to this Bank Agreement, you and the Bank each agree to resolve any Disputes through final and binding arbitration as discussed herein, except as set forth below.

You may opt out of this arbitration provision by sending a written notice to the email address listed in this agreement within thirty (30) days after first accepting this Bank Agreement. You must date the written notice, and include your first and last name, address, and a clear statement that you do not wish to resolve disputes with the Bank through arbitration. Except for the exceptions below, you knowingly and intentionally waive your right to litigate any Dispute if you do not submit notice before the 30-day deadline. You may continue to use the Bank Services if you opt out of the agreement to arbitrate after which no party to this Bank Agreement may invoke the mutual agreement to arbitrate in this Section.

You and the Bank agree that the American Arbitration Association (“AAA”) will administer the arbitration under its Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes in effect at the time arbitration is sought (“AAA Rules”). Those rules are available at www.adr.org or by calling the AAA at 1-800-778-7879. A party who desires to initiate arbitration must provide the other party with a written demand for arbitration as specified in the AAA Rules (“Demand for Arbitration”).

Arbitration will proceed on an individual basis and will be handled by a sole arbitrator. The single arbitrator will be either a retired judge or an attorney licensed to practice law and will be selected by the parties from the AAA’s roster of arbitrators. If the parties are unable to agree upon an arbitrator within fourteen (14) days after delivery of the Demand for Arbitration, then the AAA will appoint the arbitrator in accordance with the AAA Rules.

The arbitrator(s) is authorized to award any remedies, including injunctive relief, which would be available to a party in an individual lawsuit and that are not waivable under applicable law.

Notwithstanding any language to the contrary in this Section, if a party seeks injunctive relief that would significantly impact other Bank account holders as reasonably determined by any party, the parties agree that such arbitration will proceed on an individual basis but will be handled by a panel of three (3) arbitrators. You will select one arbitrator, and the Bank shall select one arbitrator, and the two party-selected arbitrators shall select the third, who shall serve as chair of the arbitral panel. That chairperson shall be a retired judge, or an attorney licensed to practice law and with experience arbitrating or mediating disputes. In the event of disagreement as to whether the threshold for a three-arbitrator panel has been met, the sole arbitrator appointed in accordance with this Section shall make that determination. If the arbitrator determines a three-person panel is appropriate, the arbitrator may – if selected by either party or as the chair by the two party-selected arbitrators – participate in the arbitral panel.

Except as and to the extent otherwise may be required by law, the arbitration proceeding and any award is confidential.

You and the Bank further agree that all proceedings can be conducted via videoconference, telephonically or via other remote electronic means; provided that, if the arbitrator(s) reasonably determines that an in-person hearing is necessary, the arbitration will be held in the county where you live or work.

If the Bank elects arbitration, the Bank will pay all of the AAA filing costs and administrative fees (other than hearing fees). If you elect arbitration, filing costs and administrative fees (other than

hearing fees) will be paid in accordance with the AAA Rules, or in accordance with countervailing law if contrary to the AAA Rules.

In such circumstances, fees will be determined in accordance with the AAA Rules. Each party shall bear the expense of its own attorneys' fees, except as otherwise required by law. This Section "Dispute Resolution by Binding Arbitration" shall be construed under and be subject to the Federal Arbitration Act, notwithstanding any other choice of law set out in this Bank Agreement.

Regardless of the rules of a given arbitration forum, you and the Bank agree that the arbitration of any Dispute shall proceed on an individual basis, and neither you nor the Bank may bring a claim as a part of a class, group, collective, coordinated, consolidated or mass arbitration (each, a "Collective Arbitration"). Without limiting the generality of the foregoing, a claim to resolve any Dispute against the Bank will be deemed a Collective Arbitration if (a) two (2) or more similar claims for arbitration are filed concurrently by or on behalf of one or more claimants; and (b) counsel for the claimants are the same, share fees or coordinate across the arbitrations.

"Concurrently" for purposes of this provision means that both arbitrations are pending (filed but not yet resolved) at the same time.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, NEITHER YOU NOR THE BANK SHALL BE ENTITLED TO CONSOLIDATE, JOIN OR COORDINATE DISPUTES BY OR AGAINST OTHER INDIVIDUALS OR ENTITIES, OR ARBITRATE OR LITIGATE ANY DISPUTE IN A REPRESENTATIVE CAPACITY, INCLUDING AS A REPRESENTATIVE MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. IN CONNECTION WITH ANY DISPUTE (AS DEFINED ABOVE), ANY AND ALL SUCH RIGHTS ARE HEREBY EXPRESSLY AND UNCONDITIONALLY WAIVED. ANY CHALLENGE TO THE VALIDITY OF THIS SECTION SHALL BE DETERMINED EXCLUSIVELY BY THE ARBITRATOR.

Notwithstanding your and the Bank's right to arbitrate Disputes, you and the Bank retain the following rights: you and the Bank each retain the right (a) to bring an individual action in small claims court; and (b) to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation or violation of a party's copyrights, trademarks, trade secrets, patents or other intellectual property rights.

Except as otherwise required by applicable law, in the event that this arbitration provision is found not to apply to you or your Dispute, you and the Bank agree that any judicial proceeding (other than small claims actions) will be brought in the federal or state courts of Douglas County in Nebraska. You and the Bank consent to venue and personal jurisdiction there. We all agree to waive our rights to a jury trial.

This Section "Dispute Resolution By Binding Arbitration" shall survive the termination or expiration of this Bank Agreement. With the exception that if a court decides that any part of this Section is invalid or unenforceable, then the remaining portions of this Section will nevertheless remain valid and in force. In the event that a court finds that all or any portion of the agreement to be invalid or unenforceable, then the entirety of this Section "Dispute Resolution By Binding Arbitration" shall be deemed void and any remaining Dispute must be litigated in court pursuant to the Section.

Disclaimers

THE BANK SERVICES ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. THE BANK PROVIDES THE BANK SERVICES WITHOUT ANY WARRANTY OR CONDITION OF ANY KIND, EXPRESS OR IMPLIED. THE BANK ON BEHALF OF ITSELF, AND EACH OF ITS AFFILIATES, PARTNERS, AND LICENSORS, DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, RELATING TO THE SERVICES INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUIET ENJOYMENT, QUALITY, ACCURACY, TITLE AND NON-INFRINGEMENT, AND ANY WARRANTY ARISING OUT OF COURSE OF DEALING, USAGE OR TRADE.

YOU USE THE BANK SERVICES AT YOUR OWN DISCRETION AND RISK. YOU ASSUME ALL RISK FOR ANY DAMAGE THAT MAY RESULT FROM YOUR USE OF OR ACCESS TO THE SERVICES. YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR PROPERTY (INCLUDING ANY COMPUTER SYSTEM OR MOBILE DEVICE USED IN CONNECTION WITH THE SERVICES), OR THE LOSS OF DATA THAT MAY RESULT FROM THE USE OF THE SERVICES.

Note that the ability to disclaim warranties varies in different jurisdictions. Where a jurisdiction places limits on the ability for a party to exclude certain warranties, these exclusions only exist to the extent permitted by law. Because of this jurisdictional variance, some of the above exclusions may not apply to you.

Force Majeure

The Bank is not responsible for any loss to you caused by an event that is beyond our control including, but not limited to, natural disasters, wars, insurrection, terrorist acts or threats, riots, strikes, computer failure, fire, loss of power, communication or transportation facilities, action or inaction of any governmental authority, or for delays or other failures of the U.S. Mail service, Fedwire, or the failure of any other provider of funds transfer or item processing services.

Waiver

The Bank may waive any of its rights or your obligations under this Bank Agreement in a particular situation. The Bank is not obligated to do so, and the Bank may choose not to do so even if the Bank has done so before. The Bank’s failure to enforce any right or provision of this Bank Agreement will not be considered a waiver of such right or provision. The waiver of any such right or provision will be effective only if in writing and signed by a duly authorized representative of the Bank. Except as expressly set forth in this Bank Agreement, the exercise by either party of any of its remedies under this Bank Agreement will be without prejudice to its other remedies under this Bank Agreement or otherwise.

Notices

We may be required to send you a notice about your Bank Account. We may notify you through the Increase Dashboard via email, or by mail using the contact information you provide us when you establish the Bank Account. All notices and statements concerning your Bank Account are effective when we post, mail or deliver them to you or another owner or authorized signer. Notice to any one of them will be effective for all.

Contact Us

Please contact CoreX@corebank.com or call us at 1-844-725-2114 (or contact your Platform, if applicable) if you have any questions about this Bank Agreement or the Bank Services. Unless required by law or we have agreed otherwise in writing, the Bank is not required to act upon instructions you give by fax or voicemail. In some cases, we may ask that you submit any verbal instructions to us in writing.

Phone Communications and Recording

You agree that the Bank and its agents and service providers may contact you by text message for service-related information if you provide us with your phone number. For example, we may send you text messages to provide you with information about fraud alerts, deposit holds, amounts you owe us, and other information related to your Bank Account activity. You certify, warrant, and represent that the phone number you have provided to us is your contact number and not someone else's. You represent that you are permitted to receive calls and text messages at the phone number you have provided to us. You agree to promptly alert us whenever you stop using a phone number. When we or our agents send you a text message or call, we or our agents may use automatic dialers and artificial, text, or prerecorded messages. Standard message and data rates may apply to all text messages.

You agree that the Bank may monitor or record phone calls you have with the Bank for any reason, including monitoring the quality of service you receive and verify transaction-related information. You agree that the Bank is not required to remind you before or during each phone call that the conversation is subject to being monitored or recorded in accordance with the applicable state and federal law.

Credit Verification and Reporting

You authorize the Bank to gather credit and employment information by any necessary means, including by requesting a credit report from a credit reporting agency. You may contact us and request to be informed whether a consumer credit report about you was requested, and we will tell you the name and address of the credit reporting agency that furnished any report. We may use information from a credit report to review your Bank Account or for any other legitimate business purpose.

The Bank may also report information about your Bank Account to a credit reporting agency, including information about an involuntary closure because of an unpaid negative balance or any other reason. This, or any other default, may be reflected in your credit report.

Card terms

General Rules Governing Your Payment Card

Acceptance of Binding Agreement

These terms take effect once you or an Additional Cardholder (as that term is defined in this Agreement) use your

Card. Even if you or an Additional Cardholder does not use the Card, these terms will take effect unless you contact us to cancel your Account within 30 days after we provide you with these terms.

Using Your Payment Card

Permitted Uses

You may use your Payment Card to purchase or lease goods or services (each, called a “Purchase”) by presenting your Card to participating merchants and establishments that honor the Card. You may also make Purchases without presenting your Card by providing your Card number or other information by any means (for example, over the phone, online or through a mobile application) to participating merchants and establishments that honor the Card (each called “Card-Not-Present-Purchases”). Conducting transactions over the phone, online or through a mobile application has the same legal effect as if you used the Card itself. For security reasons, the amount or number of Card-Not-Present Purchases you are permitted to make may be limited.

You must not use your Card:

- For any illegal purposes;
- Regardless of whether it is legal or illegal, for internet gambling;
- To pay us for any form of credit account you may have with us or any affiliate;
- To pay on a credit account you may have with any other institution;
- For cash advances and balance transfers;
- Financial services providers, including banks or bank affiliates, securities brokers, money transmitters, investment companies, or investment funds;
- Pornography, adult chat, or other sexually explicit services;
- Sale of Schedules II-V controlled substances with a pharmaceutical license, where such schedules are defined by the DEA; or
- For any purpose in any country or territory subject to economic sanctions administered and enforced by the
- U.S. Department of the Treasury’s Office of Foreign Assets Control or with any person or entity subject to such economic sanctions.

If you use your Card for a prohibited transaction or if you fail to otherwise comply with the terms of this Agreement, file bankruptcy, you die, or are legally declared incompetent or incapacitated, we may declare you to be in default under this Agreement and may block such prohibited transactions or revoke your right to use your Payment Card as discussed in the “Cancellation or Suspension of Your Payment Card” section of this Agreement. If we do, you are still liable to us for all charges, Purchases, and fees relating to such prohibited transactions and all other transactions on your Account.

Split Transactions

You can instruct a merchant to charge your Card for part of a Purchase and pay any remaining amount of the Purchase with cash or another card. This is called a “split transaction.” Some merchants do not permit split transactions. If you wish to conduct a split transaction, you must tell the merchant the exact amount you would like charged to your Card. If you fail to inform the merchant you would like to complete a split transaction and you do not have sufficient available funds in your Account to cover the entire purchase amount, your Card is likely to be declined.

Additional Cardholders

At your request, we may issue additional Cards to other persons you authorize to make Purchases on your Account (“Additional Cardholders”). Additional Cardholders must be at least 18 years old (or older if you reside in a state where the age of majority is older). We may limit the number of Additional Cardholders on your Account.

Additional Cardholders do not have Accounts with us, but they can use their Cards to access your Account subject to the terms of this Agreement. You are responsible for all use of Cards by Additional Cardholders and anyone they allow to use their Card. You must pay for all charges they make.

You must tell Additional Cardholders that: (i) we may obtain, provide and use information about them; and (ii) their use of the Card is subject to this Agreement. You authorize us to give Additional Cardholders information about the Account and to discuss it with them.

If you want to cancel an Additional Cardholder’s right to use a Card (and thereby cancel their access to your Account) you must notify the platform.

Merchant Holds on Available Funds

When you or an Additional Cardholder uses the Card to initiate a transaction at certain merchant locations, websites, or mobile applications such as hotels, restaurants, gas stations, and rental car companies, where the final purchase amount is unknown at the time of authorization, a hold may be placed on the available funds in the Account for an amount equal to or in excess of the final transaction amount. The funds subject to the hold will not be available to you or an Additional Cardholder for any other purpose until the merchant sends us the final transaction amount. Once we receive the final transaction amount, it may take up to seven days for the hold to be removed. During that period, you and an Additional Cardholder will not have access to the funds subject to the hold.

Declined Transactions

We may decline to authorize a Purchase for security or any other reason without limitation. This includes, for example, if we suspect the Purchase is fraudulent, is subject to U.S. economic sanctions or does not otherwise comply with this Agreement, or where we reasonably believe that you may be unable to fulfill your obligations under this Agreement, even if you have sufficient available funds to complete the Purchase. We may also decline to authorize a Purchase where the value of the Purchase exceeds your purchase limit. We are not liable to you for any losses you or any Additional Cardholder (or anyone else) incur if we do not authorize a charge. And we are not responsible if any merchant refuses to accept the Card.

Payment Limits

The payment limit on Cards is 100% of the available account balance in your Account at the time of the transaction. You must not exceed your payment limit. If you do, we may request immediate payment of the amount by which you exceed the payment limit.

It is important to know the amount of available funds in your Account at the Bank before performing a transaction with a Card. If there are not sufficient funds in your Account at the Bank to cover the transaction amount, the transaction may be declined.

Foreign Currency Transactions

If you make a transaction using your Card in a foreign currency (including, for example, online purchases from a merchant located outside of the U.S.), the card association will convert any transaction in foreign currency into U.S. dollars using an exchange rate for the applicable central processing date that is (1) selected by the association from the range of rates available in wholesale currency markets, which rate may vary from the rate the association receives, or (2) the government mandated rate. The conversion rate you get may differ from the rate on the transaction date or the posting date, and from the rate that the card association gets. A merchant or other third party may convert a transaction into U.S. dollars or another currency, using a rate they select, before sending it to the credit card association.

Renewal or Replacement Cards

You authorize us to issue you and any Additional Cardholders a renewal Card or a replacement Card before the current Card expires. You and any Additional Cardholder must destroy any expired physical Cards by cutting them up. This Agreement, including as amended, continues to apply to any renewal or replacement Cards we issue.

Finance Charges

We do not charge any finance charges for the use of the Card or the Account.

Fees

We do not charge any fees for your use of the Card. See the "Card Disclosures." Out of Network ATM owners may assess fees for usage.

Errors

If you think there is an error on your statement, contact us by email at CoreX@corebank.com. In your communication, give us the following information:

Account information: Your name and account number. Dollar amount: The dollar amount of the suspected error. Date: The date of the suspected error.

Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after we first sent the statement in which the error appeared.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we may request verification of the details in writing within 10 business days.

Default

You are in default (subject to applicable law) if:

- You fail to comply with the terms of this Agreement, including failing to make a required payment when due, exceeding your Account payment limit or using your Card for a prohibited transaction;
- You die or are declared legally or mentally incompetent;
- You file bankruptcy or another insolvency proceeding is filed by you or against you;
- You become insolvent or unable to pay your debts;

- You provide us with any false or misleading information;
- We have any reason to believe you are unwilling or unable to pay your debts; or
- Where you pose an unacceptable regulatory or financial risk to us or third parties.

Our Remedies If You Default

If you are in default under this Agreement, we may, subject to applicable law (including any required notice of cure period), take one or more of the following actions:

- a. Immediately require payment in full of any amounts owed to us, including amounts due as a result of overdrafts, unauthorized use, or other obligations uncured under this Agreement or your linked deposit account;
- b. Work with you to establish a payment plan or hardship arrangement without waiving our rights to recover the full amount owed;
- c. Suspend or terminate your Payment Card, your ability to conduct transactions, and/or close your Account.
- d. Pursue collection efforts, including charging you for reasonable costs associated with collection, such as attorney's fees, court costs, and other lawful expenses;
- e. Report your default or nonpayment to credit reporting agencies, if applicable;
- f. Take any of the legal or contractual remedies available to us.

Refunds; Returns; Merchant Disputes

Cardholder or an Additional Cardholder will not receive cash refunds for Card transactions. If a merchant gives Cardholder or an Additional Cardholder credit for merchandise returns or adjustments, the merchant may do so by processing a credit adjustment, which we will credit to the available funds in your Account. We are not responsible for the delivery, quality, safety, legality, or any other aspects of goods or services that you purchase with your Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were purchased.

Automatic Billing Updates

You may set up automatic billing or store your Card or Account information with a merchant or other third party (collectively called "Permitted Party"). If you do, you authorize us to share your Card or Account information with the Permitted Party. If your Card or Account information changes, you authorize us to provide this updated information to a Permitted Party at our discretion. You must contact the Permitted Party directly or remove your Card or Account information from the Permitted Party's records (for example, a website) if you want to stop automatic billing or Account updates.

Credit Reporting Information

You agree that we may obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources including information to verify and re-verify your employment and income. And you agree that we will use such information for any purpose (for example, marketing to you or evaluating you for a new account), subject to applicable law. You agree that we may elect to give information about your use of the Payment Card to credit reporting agencies. We may tell a credit reporting agency if you fail to comply with any term of this Agreement. Late payments, missed payments, or other defaults on your Account may be

reflected in your credit report. This information may have a negative impact on your credit report.

If we report information about your Account to the credit bureaus and you think any information about your Account that we reported is incorrect, please email CoreX@corebank.com. Include your name, address, Account number, phone number and a description of the specific information you believe is incorrect. If available, please include a copy of the credit report in question.

Cancellation or Suspension of Your Card

You may instruct us to close the Account or cancel a Card through your Increase Services or through the Platform website (where applicable). All applicable fees continue to accrue if outstanding balances exist on a canceled Card. We may cancel, suspend or not renew your Card if you are in default, or at any time for any reason at our discretion, even if you pay on time and are not in default, unless prohibited by law. We may take any of these actions without notice to you unless we are required to do so. If we end this Agreement, you will still be obligated to pay all amounts on your Account and you must pay all money you owe us immediately, including unbilled charges that may not be shown on your last monthly statement. We will only close your Account when you have paid off all amounts you owe us.

If your Card is canceled for any reason, all other Cards issued on your Account may be canceled at the same time. You will continue to be responsible for all Purchases or other charges made using your Account, including automatic billing charges until your Account is no longer used and any automatic billing charges are stopped.

Additional Limit on Liability

This additional limit on liability does not apply to ATM transactions, to transactions using your PIN which are not processed by Visa®, or to commercial cards. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Card Terms

Disclosure Type	Disclosure
Annual Percentage Rate (APR)	0%
Paying Interest	No interest is charged. Your Card operates on a good funds model. Funds will be debited from your Account at the time of any Purchase.

Annual Fee	None
Transaction Fees	None
Balance Transfers	Not Applicable
Foreign Transactions	None
Penalty Fees	None
Late Payment	None
Returned Item	None
Grace Period	Not Applicable
Payment Limit	Available balance in your Account
Minimum Finance Charge	None
Cash Advance Fee	Not Applicable

How We Will Calculate Your Balance: Your balance will be the total of all unpaid Purchases on your Account. See your Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is included in your Agreement.

Lost or Stolen Card: If you believe any Card is lost or stolen, or there has been unauthorized use of any Card, notify the platform immediately.

Cancellation: If you want to cancel your Account, you may do so by emailing us at CoreX@corebank.com or contacting the platform.

FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Core Bank. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean Core Bank.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to delay the availability of funds from your check deposits. During the delay, Funds subject to a hold are not available for any withdrawals or payments, including debit card transactions and ACH. If you make a deposit before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next business day we are open.

Funds Availability Schedule

Wire Transfers

Funds received by wire transfer are generally available the same business day the transfer is received, provided it is received before our cutoff time of 4:30 PM Central Time. Wire transfers received after the cutoff will be available on the next business day.

Instant Payment Transfers (Real-Time Payments (RTP) and FedNow)

Funds received via Real-Time Payments (RTP) or FedNow are available immediately upon receipt. Instant Payments operate 24 hours a day, 7 days a week, 365 days a year, including weekends and holidays, so there are no cutoff times or delays in availability.

ACH Credits (Incoming)

Funds from incoming ACH credit transactions are generally available on the effective date specified in the ACH file by the originator, which is typically the same business day as settlement.

Remote Deposit Capture (RDC) and Lockbox

Checks deposited through RDC or Lockbox are subject to a default five (5) business day hold from the date of deposit.

No portion of the check will be made available prior to the end of this hold period.

The Bank may waive or reduce the hold period on a case-by-case basis at its discretion.

Originated ACH Debits

For ACH debit transactions originated by the Bank (where you request a debit from an external account), funds are subject to a default hold of two (2) business days from the settlement date.

The Bank may waive or shorten this hold based on risk assessment or account history.

Transaction Reviews

Transactions that fall outside of the agreed-upon limits may be temporarily held for manual review by our CoreX team. In some cases, we may contact your organization to request confirmation or additional context before releasing the transaction. To help ensure timely resolution, please provide a designated contact for time-sensitive transaction reviews.

ADDITIONAL DEPOSIT INFORMATION. Any deposit made on a regular business day within the time frames stated below will be credited that day. If a deposit is made after the stated times, it will be credited on the next regular business day.

Deposits are credited on the same business day if received by the following times:

Before 4:30 p.m. Central Time by wire transfer

Before 8:00 p.m. Central Time through remote deposit capture (this applies to business accounts only)