

MOVO Digital Bank Account and Debit Mastercard Agreement
IMPORTANT – PLEASE READ CAREFULLY

1. Terms and Conditions for the MOVO Digital Bank Account and Debit Mastercard. This document is an agreement (“Agreement”) containing the terms and conditions that apply to the MOVO Digital Bank Account and Debit Mastercard that has been issued to you by Coastal Community Bank, member of the Federal Deposit Insurance Corporation (“FDIC”) (the “Bank”) pursuant to a license from Mastercard International. “Coastal Community Bank” is a registered trademark of Coastal Community Bank. By accepting and/or using this Account, you agree to be bound by the terms and conditions contained in this Agreement. The “Program Manager” for the MOVO Digital Bank Account and Debit Mastercard is MovoCash, Inc. and the Customer Service telephone number is (844) 659-0351 or the toll-free telephone number on the back of your physical card. In this Agreement, “Card” and “Digital Card” means (1) the MOVO Digital Debit Mastercard issued to you by the Bank, including any Physical Card, Digital Card, and “CASH Cards” (each as defined below) you may request, as permitted under this Agreement. “Digital Bank Account” means the records we maintain to account for the value of transactions associated with the Card. “You” and “your” means the person or persons who have received the Digital Bank Account and Card and who are authorized to use the Digital Bank Account and Card as provided for in this Agreement. “We,” “us,” “our,” and “Bank” mean Coastal Community Bank, together with its successors and assigns. “Program Manager” means MovoCash, Inc. together with its successors and assigns. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains a Digital Bank Account and Card. What this means for you: When you apply, we will ask for your name, address, date of birth, social security number or country identification number, and other information that will allow us to identify you. We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. By participating in this program, you agree that the information and statements you provide to us are accurate, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number or other identification documentation, date of birth, and telephone number. If you fail to provide accurate information that we request, we may cancel your Digital Bank Account and Card. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially federal investigation. We reserve the right to restrict or delay your access to any such funds.

2. Your Digital Bank Account and Debit Card. The Card is a Debit card. The Card allows you to access funds deposited to your Digital Bank Account by you or on your behalf. The funds in your Digital Bank Account at the Bank will be FDIC-insured once we have verified your identity. You may access the funds in your Digital Bank Account by using (1) your Card, (2) the number inscribed or printed on the front of your Physical Card or the number provided to you in connection with your Digital Card, as applicable (the “Card Number” or “Card Numbers”), or (3) by automated clearinghouse (“ACH”) debit using your Account Number. The Card is **not** a credit card. You will **not** receive any interest on your funds on the Card.

You may request, be issued, and/or use a physical plastic card (a “Physical Card”) or a digital representation of the card (a “Digital Card”). If you have and use a Physical Card and a Digital Card at the same time, both forms of your Card are associated to one Primary Access Number (“PAN”), which allows you to access the funds available in your Card Account. Except as otherwise stated in this Agreement, you have the same rights and responsibilities under this Agreement whether you use a Physical Card or Digital Card.

- a. **Digital Card.** You are issued a Digital Card through the MOVO mobile app at the time of enrollment. Your Digital Card will be displayed in the mobile app after the successful verification of your identity as described above and will be activated and ready for use after the first successful load of funds to your Card Account. You may access the funds in your Card Account by using your Digital Card Number for transactions or purchase initiated over the phone or online. You may receive a PIN for your Digital Card for use with Digital Wallets that require a PIN for purchases.
- b. **Physical Card.** If you request a Physical Card, it will be mailed to the address you provide to us during the registration process. When you receive your Physical Card, call Customer Service at (844) 659-0351 to activate the Card and receive your PIN (as set forth in the Section of this Agreement titled “Personal Identification Number (“PIN”)”). Upon receipt and activation of your Physical Card, your Digital Card will not be automatically disabled. The Digital Card’s CVV and Expiry Date is automatically updated to match the information on your Physical Card. If your Digital Card is stored with a merchant as a Card On File, you will need to update your payment method with the updated CVV and Expiry Date.

- c. **CASH Card.** “CASH Card” is a single-source digital Debit Mastercard that you may generate from your Card Account in an amount that you set on the MOVO mobile app in order to provision funds to digital wallet services such as Apple Pay, Samsung Pay, and Google Pay or to make purchases on the internet or over the telephone adding an extra layer of security to your Card Account. A CASH Card can only be used for the single purpose for which it was created as designated by you in the MOVO mobile app. A CASH Card may not be used to withdraw cash from a retailer or to transfer to another person. A CASH Card will remain active through its expiration date, unless cancelled by you (Annual renewal fee will apply – see Schedule of Fees A). If the CASH Card is cancelled any remaining funds can only be returned to the primary card account.

3. FEES. THE FEES RELATING TO THE USE (AND MISUSE) OF YOUR CARD ARE SET FORTH IN THE “SCHEDULE OF FEES AND CHARGES (SCHEDULE A)” ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN BY REFERENCE. FEES INCURRED PURSUANT TO THE TERMS OF THIS AGREEMENT WILL BE WITHDRAWN FROM YOUR CARD ACCOUNT AND WILL BE ASSESSED SO LONG AS THERE IS A REMAINING BALANCE IN YOUR CARD ACCOUNT, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with the Card. We may from time to time amend the Fee Schedule at our sole discretion as set forth in the Section of this Agreement titled “Amendment and Cancellation.”

4. Authorized Users. The maximum number of Physical and Digital Cards permitted at any one time is one (1) and the maximum number of CASH Cards that may be active at any one time is one hundred (100). If you permit another person to have access to any Card or Card Number, you are liable for all transactions made with any Card, Card Number or Account Number, and all related fees incurred, by those persons. To cancel a CASH Card (s), telephone the toll-free number on the back of your Card or (844) 659-0351. Until we have received your notice of such a revocation (cancellation) and have had a reasonable time to act upon the written notification of cancellation, you are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke (cancel) your Physical, Digital, or CASH Card, we may revoke (cancel) your Card and issue a new Card with a different Card Number and/or Account Number. You are wholly responsible for the use of each Card (Physical, Digital and CASH cards-) according to the terms of this Agreement, subject to the Section labeled “Lost or Stolen Cards/Unauthorized Transfers” below, and other applicable laws.

5. Card Account Use and Purpose. Subject to the limitations set forth in this Agreement, you may use your Card, Card Number, or Account Number, as applicable, to (1) add funds to your Digital Bank Account (as described in the Section below titled “Adding Funds to Your Digital Bank Account”), (2) transfer funds from your Card Account to another person’s Card Account, (3) purchase goods or services wherever your Card is honored as long as you do not exceed the value available in your Digital Bank Account or the Daily Purchase Limit (as defined in the table below), (4) withdraw cash from your Digital Bank Account (as described in the Section below titled “Using Your Card to Get Cash,” (5) create and fund a CASH Card, and (6) transfer funds to another person, who at the time of transfer, does not have a card account but who, at the time of receipt of notice of such transfer by email (by email or text message), will be given and have seventy-two (72) hours to open such person’s own card account in order to use such transferred funds (such person’s failure to do so within seventy-two (72) hours such limited time will cause the transfer to expire automatically, thereby causing such intended transferred funds automatically to return to and be in your Digital Bank Account). The recipient of funds will receive a link via e-mail or mobile phone number to sign up for a card account. That recipient will be required to successfully pass the Customer Identification Program (“CIP”) before the account can be opened and monies received. There may be fees associated with some of these transactions. For fee information, see the “Schedule of Fees and Charges (Schedule A)” attached to this Agreement. You agree not to use your Card for illegal gambling or any other illegal purpose.

You will be provided with our routing number and assigned a 13-digit Account Number once your identity has been verified. Our routing number and your assigned Account Number are for the purpose of initiating direct deposits to your Card Account and authorized automated clearinghouse (“ACH”) debit transactions only. The 16-digit Card Number embossed or printed on your Card should not be used for these types of transactions or they will be rejected. You are not authorized to use our routing number and Account Number if you do not have sufficient funds in your Card Account. These debits will be declined, and your payment will not be processed. You also may be assessed an ACH Decline Fee (see the “Schedule of Fees and Charges (Schedule A)” attached to this Agreement).

6. Limitations on Frequency and Dollar Amounts of Transactions. The total amount of purchases that you can perform in any single day is limited to the Daily Purchase Limit and the total amount of cash withdrawals (including withdrawals from a teller inside a bank office) that you can perform in any single day is limited to the Daily Withdrawal Limit (as defined in the table below). The following grid is provided in order to highlight the frequency and limitations of cardholder transactions in a single day or additional time frame if warranted:

Transaction/load type	Maximum Amounts
Maximum balance on the card	No LIMIT
Withdrawals	\$5,500.00 per day (includes all bank teller, ATM and POS purchases) (the “Daily Withdrawal Limit”)
Cash withdrawal (ATM)	\$500.00 per day (\$250.00 per day international)
Cash withdrawal (bank teller)	\$1,000.00 per day
Purchases (POS)	\$4,000.00 per day domestic, \$1,000.00 per day international (the “Daily Purchase Limit”)
Send money (P2P)	\$5,000.00 per day, no more than \$100,000.00 per rolling 30-day period
Direct deposits	No LIMIT
Cash deposits	\$500.00 per day
ACH deposits (Bank-to-Card transfers)	No LIMIT
ACH Withdrawals (Card-to-Bank transfers)	Up to \$5,000.00 per day and ten withdrawals per rolling 30-day period (maximum \$25,000.00 per rolling 30-day period)
Bill Pay	Up to \$5,000 per day, up to 10 per day, \$20,000.00 per rolling 30-day period
ACH DDA Debit	\$4,000 max daily, \$10,000 max per 30 day rolling period
CASH Card maximum balance on the card	No LIMIT
CASH Card Purchases (POS)	\$4,000.00 per day domestic, \$1,000.00 per day international (the “Daily Purchase Limit”)

Personal Identification Number (“PIN”). When you activate your Physical Card and after your identity has been verified, we will give you a PIN that you may use with your Physical Card. Only one PIN will be issued for each Card Account. You will need a PIN to obtain cash at an ATM or to make a PIN purchase or obtain cash back at a point-of-sale (“POS”) terminal. You should not write or keep your PIN with your Card. If you believe that anyone

7. If someone has gained unauthorized access to your PIN, you should immediately call the number on the back of your Card, (844) 659-0351 or send notice through e-mail at support@movo.cash, or write to the Program Manager, **MovoCash, Inc., 533 Lytton Ave., 2nd Floor, Palo Alto, CA 94301.**

8. **Adding Funds to Your Digital Bank Account.** You may add funds to your Digital Bank Account (called “value loading” or “loading”) at any time. You may add funds to your Digital Bank Account from a bank account through the following: (i) using the mobile application to transfer funds from one Digital Bank Account to another, (ii) direct deposit by providing the Bank’s routing number and your assigned Account Number (as described in the Section above titled “Digital Bank Account Use and Purpose”) to your employer or other direct deposit payor, or (iii) the Mastercard RePower network identified below. Note: Some reload locations may have limits on the minimum amount you may load to your Digital Bank Account. You agree to present the Card and meet identification requirements to complete value load transactions as may be required from time to time. Load locations also may assess a fee to load funds to your Digital Bank Account. You cannot load your Digital Bank Account by check or money order.

Cash Reload Network	Reload Network Terms and Conditions Available At:
Mastercard RePower	https://www.mastercard.us/en-us/personal/get-support/reload-a-prepaid-card.html

9. Funds Availability Disclosure

MOVO's policy is to make funds from electronic direct deposits available to you on the business day we receive the deposit. Once they are available, you have full access to spend, withdraw, or transfer the funds. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Bank and/or federal holidays.

Funds sent to you using the MOVO Pay feature, peer-to-peer transfers between MOVO accounts, are deposited immediately and available to you to spend, withdraw, or transfer.

Funds loaded through cash load services, such as, Mastercard RePower, are available to you on the day we receive the deposit and the funds are immediately available to you to spend, withdraw, or transfer.

10. Using Your Card to Get Cash. In the event you request a Physical Card, one will be mailed to you. With a PIN, you may use your Physical Card to (i) obtain cash or check your balance at any Automated Teller Machine ("ATM") that bears the Mastercard brand, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Mastercard brand. All ATM transactions are treated as cash withdrawal transactions. The maximum amount of cash you may withdraw at an ATM on a daily basis is \$500.00 per day domestic, and \$250.00 per day international as described in the Section above titled "Limitations on Frequency and Dollar Amounts of Transactions." We may limit the amount of any individual ATM withdrawal, and merchants, banks and ATM operators may impose additional withdrawal limits. You will be charged a fee by us for each cash withdrawal made at an ATM or cash withdrawal obtained through a bank teller, in the amount disclosed in the accompanying "Schedule of Fees and Charges (Schedule A)." In addition, when you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

11. Paying Bills Using eCheckbook

Payment Delivery Date

The earliest possible Payment Delivery Date is typically six (6) or fewer Business Days from the current date. When scheduling payments in the MOVO app you must select a Scheduled Date (as defined below) for when the payment will be processed that is no later six (6) Business Days before the Due Date (as defined below) reflected on your biller statement unless the Due Date falls on a non-Business Day. If the Due Date falls on a non-Business Day, you must select a Scheduled Date that is at least seven (7) Business Day before the Due Date. The Scheduled Date must be prior to any late date or grace period. Generally, bill payments scheduled after 2:00 p.m. Eastern Standard Time will be processed on the next available Business Day and reflected in the eCheckbook calendar during the scheduling process. Typical delivery time for payment varies by Biller (as defined below).

Payment Authorization and Payment Remittance

By providing eCheckbook with names and account information of Billers to whom you wish to direct payments, you authorize the Program Manager to follow the payment instructions that it receives through the eCheckbook system. In order to process payments more efficiently and effectively, the Program Manager may edit or alter payment data or data formats in accordance with Biller directives. When eCheckbook receives a payment instruction, you authorize the Program Manager to debit your Account and remit funds on your behalf. You also authorize us to credit your Account for payments returned to us by the biller.

Stop Payment Requests

Once the bill payment has been debited from your Account, you CANNOT cancel or stop a bill payment, which has been paid electronically.

Prohibited Payments

Payments to Billers outside of the 50 United States or Washington D.C. are prohibited. In addition, payments that violate any law, statute, ordinance or regulation, and any payments related to illegal gambling, illegal gaming and/or any other illegal activity are prohibited through eCheckbook.

Scheduled Date. When using eCheckbook to pay a bill in the future, the Scheduled Date is the day the funds are debited from your account and an eCheck is processed for delivery to the biller.

Due Date. The due date is the date your payment is due to the biller. Payments after the due date are considered a late payment.

Billers. The biller is the payee, merchant or service provider, to whom you are sending a paper check, or if available an electronic payment.

12. Split Transactions. If you do not have enough value loaded in your Digital Bank Account, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called “split transactions.” Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction before swiping your Card, your Card is likely to be declined.

13. Transactions Using Your Card Number. If you initiate a transaction without presenting your Card (such as for a mail order, internet or telephone purchase, or an ACH debit purchase), the legal effect will be the same as if you used the Card itself.

14. Your Obligation for Negative Balance Transactions. Each time you initiate a Card transaction, you authorize us to reduce the funds available in your Digital Bank Account by the amount of the transaction and all associated fees. You are not allowed to exceed the available amount in your Digital Bank Account through an individual transaction or a series of transactions (creating a “negative balance”). Nevertheless, if any transactions cause the balance in your Digital Bank Account to go negative, including any purchase transactions where the retailer or merchant does not request authorization, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You may also be liable for any declined transactions related Insufficient Funds/NSF Fee(s) as set forth in the accompanying “Schedule of Fees and Charges (Schedule A).” We reserve the right to bill you for any negative balance or to recoup such negative balance from any other Card we have issued to you. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your Digital Bank Account and Card if you create one or more negative balances with your Card.

15. Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of Washington.

16. Authorization Holds. You do not have the right to stop payment on any purchase transaction originated by use of your Card, other than a Recurring Transaction as described in the Section below titled “Recurring Transactions.” When you use your Card to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and the merchant may estimate its final value. When you use your Card to obtain cash at an ATM or from a bank teller, we will authorize the transaction in advance (including all applicable fees). When we authorize a purchase transaction, we commit to make the requested funds available when the transaction finally settles, and we will place a temporary hold on your Card’s funds for the amount indicated by the merchant. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds. Car rentals, hotels and other service-oriented merchants may choose to factor in additional amounts upon check-in, and it may take up to 60 days after your stay or your rental to have any excess amounts held by the hotel or rental company added back to your available balance. Similarly, some gas stations may factor in additional amounts to cover potential filling of the tank; if you want to avoid such a hold, you may want to pay inside the gas station, instead of paying at the pump. Until the transaction finally settles, the funds subject to the hold will not be available to you for other purposes. We will only charge your Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles.

When you use your Card at certain restaurants and service-oriented merchants, there may be an additional 20% (or more) added to the authorization to cover any tip you may leave on the purchase. If this occurs, and your total bill, after adding in the additional 20% (or more), exceeds the amount available in your Digital Bank Account, your transactions may be declined. Accordingly, you should ensure that your Digital bank Account has an available balance that is 20% (or more) greater than your total bill before using your Card.

17. Recurring Transactions. If you intend to use your Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Digital Bank Account to cover the transactions. “Recurring transactions” are transactions that are authorized in advance by you to be charged to your Digital Bank Account or Card at substantially regular intervals. We are not responsible if a recurring transaction is declined because you have not maintained a sufficient balance in your Digital Bank Account to cover the recurring transaction. If these recurring transactions may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when

it will be made and how much it will be. (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 your Account was obtained through your employer or you receive electronic deposits of federal payments to your Digital Bank Account:*** If you have told us in advance to make regular payments (i.e., recurring transactions) from your Digital Bank Account, you can stop the payment by calling the number on the back of your Card, (844) 659-0351, or by sending notice through e-mail to support@movocash.com, or by mailing notice to MovoCash, Inc., 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301 at least three business days before the scheduled date of the transfer. If you call, we also may require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction.

18. Preauthorized Credits. If you have arranged to have direct deposits made to your Digital Bank Account at least once every 60 days from the same person or company and you do not receive a receipt/statement (or paystub), you can call the number on the back of your Card or (844) 659-0351 to find out whether or not the deposit was made.

19. Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Digital Bank Account for such refunds. You are not entitled to a check refund unless your Account has been closed. The amounts credited to your Digital Bank Account for refunds may not be available for up to five days from the date the refund transaction occurs.

20. Digital Bank Account and Card Cancellation and Suspension; Limits. We reserve the right, in our sole discretion, to limit your use of the Digital Bank Account and Card, including limiting or prohibiting specific types of transactions. We may refuse to issue a Card, revoke Card privileges or cancel your Digital Bank Account and Card with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Digital Bank Account and Card, you may do so by calling the number on the back of your Card or (844) 659-0351. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Card. Our cancellation of Card privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your Card privileges through no fault of yours, you will be entitled to a refund as provided below in the Section titled "Amendment and Cancellation." Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of our rights under this Agreement without losing them.

21. International Transactions. If you initiate a transaction in a currency or country other than the currency or country in which your Card was issued, you will be charged a fee on the transaction (including credits and reversals) as set forth in the "Schedule of Fees and Charges (Schedule A)" attached to this Agreement. This fee is in addition to the currency conversion rate. If the transaction is in a currency other than the currency of the country in which your Card was issued, the merchant, network, or card association that processes the transaction may convert the transaction (including credits and reversals) into the currency of your Card in accordance with its policies and rates in effect at the time of the transaction. If Mastercard International ("Mastercard") converts the transaction, it will establish a currency conversion rate for this convenience using a rate selected by Mastercard from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard itself receives, or the government mandated rate in effect for the applicable central processing date.

22. Receipts. You should get or request a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipts to verify your transactions. You can get a receipt at the time you make any transfer from your Card Account using one of our ATM terminals.

23. Obtaining Balance and Transaction Information for Your Card; Periodic Statements Alternative. You should keep track of the amount of funds available in your Digital Bank Account. You may obtain information about the amount of funds you have remaining in your Digital Bank Account by calling the number on the back of your Card. This information, along with a 12-month history of account transactions, is also available on-line through the MovoCash, Inc. mobile app. You also have the right to obtain a 24-month written history of account transactions by calling the number on the back of your Card or (844) 659-0351, or by e-mail to support@movocash.com, or by writing to MovoCash, Inc., 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301. You may also request a written history of your Digital Bank Account transaction for a period of 24 months or less. There is a \$1.00 fee for obtaining written history of your Digital Bank Account transactions *if more than one request in a month.*

24. Confidentiality. We may disclose information to third parties about your Digital Bank Account or the transactions you make using your Card: (1) where it is necessary for completing transactions; (2) in order to verify the existence and condition of your Card for a third party, such as a merchant; (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give us your written permission; (5) to our and the Program Manager’s employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in our Privacy Policy Notice below.

25. Our Liability for Failure to Complete Transactions. In no event will we or the Program Manager be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: (1) if, through no fault of ours or of the Program Manager, you do not have enough funds available in your Digital Bank Account to complete the transaction; (2) if a merchant refuses to accept your Card or provide cash back; (3) if an ATM where you are making a cash withdrawal does not have enough cash; (4) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) if access to your Digital Bank Account and Card has been blocked after you reported your Card or Access Code(s) (“Access Code” includes your user ID(s), password(s), PIN(s), and any other access code or credential related to your Card Account) lost or stolen; (6) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (7) if we or the Program Manager have reason to believe the requested transaction is unauthorized; (8) if circumstances beyond our or the Program Manager’s control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we or the Program Manager have taken; or (9) for any other exception stated in our Agreement with you.

26. In Case of Errors or Questions about your Digital Bank Account.

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (844) 659-0351. Write us at MovoCash, Inc., 530 Lytton Ave, Second Floor, Palo Alto, CA 94301, or email us at support@movo.cash, 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. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

27. Lost or Stolen Cards/Unauthorized Transfers. If you believe your Card, Access Code(s), or PIN has been lost or stolen, call the number on the back of your Card, or (844) 659-0351 **or by e-mail to support@movo.cash** or write to the Program Manager at MovoCash, Inc., 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301. You should also call (844) 659-0351, the number on the back of your Card or write to the address shown here if you believe an electronic transfer has been made using the information from your Card, Access Code(s), or PIN without your permission.

28. Your Liability for Unauthorized Transfers. You agree to exercise reasonable control over the information related to your Card Account, including your Card, Access Code(s) and PIN. Tell us AT ONCE if you believe your Card, Access Code(s), or PIN has been lost or stolen. Also, if your transaction history shows transfers that you did not make, including those made with your Card, Card Number or Account Number, or you believe an electronic transfer has been made without your permission, tell us at once. The best way to keep your losses down is by calling the toll-free number on the back of your Card or **(844) 659-0351**. You could lose all of the money in your Card Account. If you tell us within two business days after you learn of the loss or theft of your Card, you can lose no more than \$50.00 if someone used your Card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove that we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00. If you do not tell us within 60 days after the earlier of the date you electronically access your Card Account or the date we sent the FIRST written history on which the error appeared, you may not get back any money you lost after the 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, documented, reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Mastercard's Zero Liability Policy. When you use your Mastercard, you're protected against fraud. Have peace of mind knowing that the financial institution that issued your Mastercard won't hold you responsible for "unauthorized transactions." As a Mastercard cardholder, Zero Liability applies to your purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You promptly reported loss or theft to your financial institution.

If you notice unauthorized use on the card, Lock your card using the MOVO app, and you must notify us promptly by calling the toll free number on the back of your Card (844) 659-0351, or by e-mail at support@movo.cash. Mastercard's Zero Liability policy covers U.S.-issued cards only.

29. Other Terms. Your Digital Bank Account and Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, whether local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement shall be governed by the law of the State of Washington except to the extent preempted or governed by federal law.

30. Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we may implement such change without prior notice. We may cancel or suspend your Digital Bank Account and Card or this Agreement at any time. You also may cancel this Agreement by calling the number on the back of your Card or (844) 659-0351. If you cancel your Digital Bank Account and Card, you may zero out your Digital Bank Account balance before closing your Account or request that we send you a check in the amount of your Account balance when you close your Account, which we will do for a fee as set forth in the "Schedule of Fees and Charges (Schedule A)" attached to this Agreement. If your Account is canceled by us when your Account has a balance, we will send you a check in the amount of your Account balance for no charge. In all events, any check we send will be sent to the address we have for you in our records. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before termination.

31. Telephone Monitoring/Recording. From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

32. No Warranty Regarding Goods and Services. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

33. Arbitration Provision. This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) shall be arbitrated instead of litigated in court upon the election of either party.

(a) Definitions: As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us, or between you and MovoCash, Inc., as Program Manager for the **MOVO Digital**

Debit Mastercard or any of its agents or retailers, arising from or relating to the Digital Bank Account, Card, or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreement. “Claim” includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term “Claim” is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card, or the Cards of any additional cardholders designated by you; (ii) the amount of available funds on the Cards; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court; any appeals from that court shall be pursued only in arbitration. As used in this Arbitration Provision, the terms “we” and “us” shall for all purposes mean the Bank, the Program Manager, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, “we” or “us” shall include any third party using or providing any product, service or benefit in connection with any Cards (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms “you” or “yours” shall mean all persons or entities approved by us to have and/or use a Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all additional cardholders.

(b) **Initiation of Arbitration Proceeding/Selection of Administrator:** Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either Judicial Arbitration and Mediation Services (“JAMS”) or the American Arbitration Association (“AAA”), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; and (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

(c) **Significance of Arbitration:** ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF JAMS OR AAA, AS APPLICABLE (THE “CODE”). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR SHALL NOT CONDUCT A CLASS ARBITRATION OR A JOINT ARBITRATION, EXCEPT AS SET FORTH BELOW. THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

(d) **Restrictions on Arbitration:** If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator’s authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator’s authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. This section of this Arbitration Provision is the “Class Action Waiver.”

(e) **Location of Arbitration/Payment of Fees:** Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(f) **Arbitration Procedures:** This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the “FAA”). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within 15 days of receiving the requesting party’s notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within 20 days of the objecting party’s submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have 30 days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within 120 days of the date of the appellant’s written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(g) **Public Injunctive Relief:** If a Claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver and/or elsewhere in this Arbitration Provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such Claim (and that determination becomes final after all appeals have been exhausted), the Claim for public injunctive relief will be determined in court and any individual Claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the Claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a Claim for public injunctive relief be arbitrated.

(h) **No Preclusive Effect:** No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

(i) **Continuation:** This Arbitration Provision shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

34. Prefunded Check Transactions (“Check Terms”). This feature is not provided. We do not allow you to use prefunded checks to access funds in your Card Account.

35. Delivery of Electronic Communications. The following E-Communication Disclosure (“**Disclosure**”) applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your Card Account and any related products and services (“**Communications**”), to the extent you have consented to receiving such Communications electronically and failure to consent will result in a declined application for a MOVO Digital Debit Mastercard Card, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Digital Bank Account and any related products or services
- Your Digital Bank Account and Debit Mastercard Agreement and any notices about a change in terms of your Digital Bank Account and Debit Mastercard Agreement
- Privacy policies and notices

- Error resolution policies and notices
- Responses to claims filed in connection with your Digital Bank Account or Card
- Notices regarding insufficient funds or negative balances

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via an email notice we send you at the time the information is available, (2) by posting such Communication in the MOVO mobile app, or (3) via optional text message (SMS).

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by calling the number on the back of your Card, (844) 659-0351 or by e-mail to support@movo.cash or by writing to the Program Manager at **MovoCash, Inc., 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301** If you do withdraw your consent, we will close your Card Account, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with your true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your Card Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address, or mobile phone number) through MovoCash's mobile app or by e-mail to support@movo.cash, or by calling the number on the back of your Card or (844) 659-0351.

Hardware and Software Requirements. In order to access, view, and retain Communications that we make available to you electronically, you must have:

- A smartphone that runs an Apple iOS version 9.0 or later or Google Android version 4.1 or later
- Internet access to your smartphone using a cellular data package or WiFi
- Sufficient electronic storage capacity on your smartphone to install the mobile application
- An e-mail account with an Internet service provider and e-mail software
- The ability to view and retain Portable Document Format (PDF) files

Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call the number on the back of your Card, (844) 659-0351 or write to the Program Manager at MovoCash, Inc. 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Schedule A

SCHEDULE OF ALL FEES AND CHARGES

State: All 50 states and Washington D.C.

ALL FEES	AMOUNT	DETAILS
Get Started		
Card activation fee	\$0.00	We do not charge a fee to activate your card.
Physical Card purchase fee	\$5.95	We charge this fee to order physical an EMV with Tap-n-Pay card
Account registration fee	\$0.00	We do not charge a fee for this service-
Monthly Usage		
Monthly fee	\$0.00	We do not charge a fee for this service
Weekly fee	\$0.00	We do not charge a fee for this service
Add Money		
Mastercard RePower Cash Load	\$0.00	Retailers may assess a fee for this service, MOVU does not charge a fee for this service
Direct deposit	\$0.00	We do not charge a fee for this service
Bank transfer from an external Bank (Bank-to-Card)	\$0.00	We do not charge a fee for this service
Spend Money		
POS PIN debit purchase	\$0.00	We do not charge a fee for this service
POS Signature purchase	\$0.00	We do not charge a fee for this service
Fast Funds	\$0.00	Transfer money to PayPal, Venmo, Apple, WorldRemit, TransferWise and many more
eCheckbook (paper check or electronic payment)	\$0.00	We do not charge a fee for this service
Send money (P2P)	\$0.50	P2P instant settlement push transfers
ACH Withdrawal	\$2.00	Card-to Bank ACH transfer
POS PIN purchase (declined)	\$0.00	We do not charge a fee for this service
POS Signature purchase (declined)	\$0.00	We do not charge a fee for this service
Get Cash		
ATM withdrawal (US)	\$2.00	This is our fee for withdrawing cash at an ATM in US. Third party ATMs may assess an additional fee.
ATM withdrawal (declined)	\$0.00	We do not charge a fee for this service
Bank teller withdrawal	\$2.00	This is our fee for withdrawing cash at a bank in US. Banks may assess an additional fee.
Information		
Customer service (automated system)	\$0.00	We do not charge a fee for this service
Customer service (live agent)	\$0.00	We do not charge a fee for this service
ATM balance inquiry	\$0.00	We do not charge a fee for this service
Using your card outside the U.S.		

ATM withdrawal (int'l)	\$2.00	This is our fee for withdrawing cash at any ATM outside the 50 U.S. states and Washington D.C. Third party ATMs may assess an additional fee.
ATM withdrawal (declined) (int'l)	\$0.50	This is our fee for a declined ATM withdrawal outside 50 U.S. states and Washington D.C. Third party ATMs may assess an additional fee.
POS PIN debit purchase (int'l)	\$0.50 + 3% of the USD converted transaction amount	This is our fee for a POS PIN debit purchase outside 50 U.S. states and Washington D.C.
POS signature purchase (int'l)	\$0.50 + 3% of the USD converted transaction amount	This is our fee for a POS signature purchase outside 50 U.S. states and Washington D.C.
POS PIN purchase (declined) (int'l)	\$0.50	This is our fee for a declined POS PIN purchase outside 50 U.S. states and Washington D.C.
POS SIG purchase (declined) (int'l)	\$0.50	This is our fee for a declined POS signature purchase outside 50 U.S. states and Washington D.C.
Other		
Inactivity	\$4.95	A monthly fee of \$4.95 will be assessed if there is no Activity on your Card Account for ninety (90) consecutive days. Activity is any balance changing transaction other than fees assessed by Movo on Your Card Account. Inactivity Fee will be first assessed on the 91st day of inactivity, and every 30 days following that until there is Activity on your Card Account. CASH Cards are excluded from the inactivity fee.
Close card	\$0.00	We do not charge a fee to close your card account.
Replace Physical Card	\$5.95	This fee is for each Physical Card you request to be replaced after receiving your first Physical Card.
CASH Card Purchase	\$2.95	The cost to create each one-time use CASH Card
CASH Card Annual Renewal	\$2.95	CASH Cards automatically renews annually at \$2.95 per card until cancelled by the cardholder.
Moving money off CASH Card	\$0.50	This fee will be assessed every time you transfer money from your CASH Card to your primary card
Additional Mailed Statement Fee: Periodic Statement Alternative for more than one request for a written statement in a month to be mailed to the cardholder.	\$1.00	This fee will be assessed to you when more than one request to obtain a physical written summary of your balance and transactions information per month for your Card.
ACH Return Fee	\$10.00	This fee is charged for each ACH Return.
ACH NSF Fee	\$10.00	This fee is charged for each ACH debit declined for insufficient funds

Contact MovoCash, Inc. by calling (844) 659-0351, by mail at MovoCash, Inc., 530 Lytton Ave., 2nd Floor, Palo Alto, CA 94301, or visit www.movo.cash.

If you have a complaint about a debit account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.