

ONLINE BANKING SERVICE AGREEMENT

This Agreement explains the terms and conditions governing the following online services: banking, funds transfer, and other banking services offered through US Metro Bank's Online Banking system (collectively, the "Online Banking Services"). By accessing and using the US Metro Bank's Online Banking Services, you agree to abide by the terms and conditions of this Agreement, which will be governed by and interpreted in accordance with federal laws and regulations, and by the laws of the State of California. US Metro Bank's Online Banking Services can be used to access certain US Metro Bank's accounts. The applicable Account Disclosure Statement governs each account.

I. Terminology

In this Agreement, the words "you," "your" and "yours" refer to the owners and authorized signers of an account who request and use the Online Banking Services; "we," "us," "our" and "Bank" refer to US Metro Bank. "Agreement" means US Metro Bank's Online Banking Agreement. "Service" means US Metro Bank's Online Banking Service. "Law(s)" means federal law and regulation applicable to the Service, and to the extent that there is no applicable federal law or regulation, the laws of the State of California. "Business Day(s)" means Monday through Friday, excluding federal holidays. "Account" means any one or more accounts you have with US Metro Bank.

II. Accessing Your Accounts through US Metro Online Banking

You can use US Metro Bank's Online Banking to:

- Access account information: Checking, Savings, Time Deposits, Loan accounts: Display account balances, transaction history.
- Transfer funds - Transfer funds between your checking, savings accounts, and money market accounts. If you choose a transfer date that is not a business day, your account will be debited, and the transfer will occur on the next business day.
- Download History - Download some of your account information to financial management software programs.
- E-Statement – Access your monthly statement.
- Change PIN/Password – Ability to change login password.
- Bill Payment – Make one time or recurring payments online from your checking account to companies or individuals (Payees) you select.
- Zelle Transfer - Zelle is a U.S. digital payment network that enables fast, secure transfers between bank accounts through participating bank's online and mobile banking. Users can send money using an email or mobile number, with transactions typically completed within minutes. Users can transfer up to \$2,000 each day, with a total limit of \$5,000 within a rolling 30-day period. Transfers submitted after 3:00 p.m. PST will be posted on the next business day.
- Self Service Account Maintenance – Ability to perform self-service account maintenance such as, viewing and printing copies of paid items, and stopping payment on checks subject to processing cut-off times.
- Check Images – Ability to view and print front/back images of your negotiated or paid checks.
- Other - Conduct other transactions permitted by US Metro Bank. Consumer Requirements To access your accounts using the US Metro Bank Online Service, you must register for the Service and complete the US Metro Online Banking Online Enrollment to obtain an online Access ID and a temporary password. You must change your password after your first login to protect your account. In addition, you must have the required browser software with 128-bit encryption, with cookies enabled. New Services, US Metro Bank may from time to time, offer additional Services. The Bank will notify you if a new agreement is needed. By using these new services, you agree

to be bound by the rules contained in the Agreement and subsequent amendments. Bill Payment Services are available to you also. Check Images may be viewed and printed. Other fees, as described in the applicable Account Disclosure Statement and Schedule of Fees & Charges, may apply to services ordered online, such as check re-orders or stop payment requests. In addition, other fees may be assessed and billed separately by your Online and/or telephone service provider.

III. Accessing Your Accounts through US Metro Mobile Banking

Mobile Deposit Service

Mobile Deposit allows you to deposit eligible checks directly into your US Metro Bank account using the Mobile Banking app. To use this service, you must endorse the check as instructed and follow the app's deposit procedures. Deposits are subject to verification, daily and monthly limits, and may not be available for immediate withdrawal. US Metro Bank reserves the right to reject any deposit that does not meet eligibility requirements.

Biometric login is an optional biometric sign-in method for US Metro Bank Mobile Banking that may be available for certain mobile devices that have a built-in biometric scanner. To use biometric login, you will need to first save your fingerprint/facial feature scan on your mobile device (for more help with biometric scanning, contact the manufacturer that supports your mobile device). Biometrics are stored on your device only and US Metro Bank never sees or stores your biometric information. You acknowledge that by enabling biometric login, you will allow anyone who has biometric information stored on your device access to your personal and payment account information within US Metro Bank Mobile Banking. US Metro Bank reserves the right to suspend or disable this feature at any time. Biometric login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your biometric information, you can sign in using your standard login credentials (e.g., password). To use biometric login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable biometric login anytime within US Metro Bank Mobile Banking.

IV. Terms and Conditions

When you initially access your account(s) through US Metro Online Banking, you confirm your agreement to be bound by all the terms and conditions of this Agreement and acknowledge your receipt and understanding of this disclosure. You agree to read all the information contained herein prior to the use of this Service.

a. Your Online Password and Security An online Access ID code and password is required to access your Bank account(s) and other services provided herein. This password can be changed within the Service. We recommend that you change your password regularly and keep it confidential. We are entitled to act on instructions received under your password. Do not send your password or your account information over any general or public email system, and do not leave your computer unattended while you are connected to the Service. Safeguard your account and personal information by taking precautions. You may be liable for any losses resulting from the unauthorized use of your password. In addition to the user ID and password, we may ask you a secret question and answer. If you lose your password, we may ask you this secret question and/or other identifying information to positively identify you.

b. Scope of Our Liability Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by equipment, software, the Bank, or by Internet browser, or by Internet access providers, or by an agent or subcontractor of any of the foregoing. Nor shall the service providers or we be responsible for any direct, indirect, special, or consequential, economic, or other damage arising in any way out of the installation, use or maintenance of the equipment, software, or Internet browser or access software. If we do not complete a transfer to or from your bank account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable if: • You do not have enough money in your account to make a transfer or pay a bill; • Legal process prevents or prohibits withdrawals from the account; • Your account is closed or it has been blocked or frozen; •

You, or anyone you authorize, commits any fraud or violates any law or regulation; • Any electronic terminal, telecommunication device or any part of the electronic fund transfer system is not working properly; • You have provided us with incomplete or incorrect information so that US Metro Bank cannot process your transfer/payment request; • You have not properly followed the instructions for using US Metro Online Banking; or • Circumstances beyond our control (such as fire, flood or improper transmission or handling of payments by a third party) prevent the transfer, despite reasonable precautions taken by us. In no event, will we have liability for any consequential, special, punitive, or indirect loss or damage, whether any claim for such damage is based on tort or contract or we knew or should have known the likelihood of such damage in any circumstances.

c. Indemnification Except as provided in paragraph III B, in consideration for our providing the Service to you, you agree to defend, indemnify and hold us, and our officers, directors, agents and employees, harmless against any and all liability, actions, losses, costs, damages or expenses, including attorney's fees and expenses, which we may sustain or incur by reason of, or in consequence of providing the Services in accordance with this Agreement.

d. Waiver of Requirement for Two Signatures Principals recognize that any requirement of verifying two signatures on checks, if such a requirement exists, does not apply to electronic or telephone transfers, including online bill payments, and release the Bank from liability when making such transfers or payments. This means that any person who is authorized to act as a signer on your account(s) shall be authorized by you to individually make electronic or telephonic transfers, including online bill payments from your account, even though that person's authority to transfer or withdraw funds from your account by some other means (e.g., by check) must be exercised jointly with one or more other persons.

e. Hours of Accessibility US Metro Online Banking Services is accessible 7 days a week, 24 hours a day by signing on to the Service. However, at certain times, some or all of US Metro Online Banking may not be available due to system maintenance. There may also be unscheduled down time, but we will work to minimize such interruptions in the Service. During these times, you may be able to use the automated teller machine (ATM), calling the Bank directly at (888) 923-0038.

f. Changes in Terms or Fees We reserve the right to change the terms or fees described in this Agreement. When changes are made to the terms or fees, we will update this Agreement, and either send a notice to you at the current address shown on our records or send you an email message (email). The notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the accounts or services to which these changes relate. We also reserve the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations. The applicable Account Disclosure Statement governs changes to fees applicable to specific accounts. If you create a User ID and are a US Metro Online Banking Customer or otherwise, you agree that we may send any such notice to you either via the secure messaging system, upon login, email, or regular mail, unless otherwise required by law.

g. Questions or Error Correction on US Metro Bank Online Banking Transactions In case of questions or errors about online funds transfers made through US Metro Online Banking involving a Bank account, you should do one of the following: • Write to US Metro Bank, Treasury Management Department, 3580 Wilshire Blvd., Suite 1800 Los Angeles, CA 90010, as soon as you identify any errors or discrepancies, in your statement or transaction record, or if you need more information about a transaction listed on the statement or transaction record. • We must hear from you no later than sixty (60) days after we have sent the first paper or online statement on which a problem or error appeared. If you notify us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. • You must provide the following information at the time of your request: o Your name and account number(s). o Description of the error or the transaction you are unsure about, and an explanation of why you believe that it is in error or what additional information you need. o The dollar amount of

any suspected error. o Other information such as transaction date, time, or location, if available. The results of our investigation will be sent to you within ten (10) business days after we hear from you and any errors found will be corrected promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (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 ten (10) business days of the request, we will not credit your account. If we determine that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation and debit the amount of the error that we previously credited. You may request copies of the documents that we used in our investigation.

h. Cancellation / Termination of Service If you do not access your Bank account(s) via US Metro Online Banking for an extended time period, access can become inactive. You need to contact the Bank to reactivate your access. Access to your account will be terminated if you do not access your account for a period of 180 days. Your Services may be cancelled at any time without prior notice due to insufficient funds in one of your accounts. After cancellation, Services may be reinstated, when sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. To reinstate your Services, you must contact the Bank or re-register by the method provided. If you wish to cancel any of your Services offered through US Metro Online Banking, please send us cancellation instructions in writing to: US Metro Bank, Treasury Management Department, 3580 Wilshire Blvd., Suite 1800 Los Angeles, CA 90010.

i. Other In addition to this Agreement, you agree to be bound by and will comply with the requirements of the applicable Account Disclosure Statement, the Bank's rules and regulations, and applicable state and federal laws and regulations. We agree to be bound by them also. The Bank reserves the right to terminate this Online Banking Agreement in whole or in part, at any time. You are required to designate a deposit account at US Metro Bank from which fees for online services will be debited (to be known as your "Payment Account"). You authorize us to charge your payment account for any fees incurred by your online activity. If you close your current payment account, you must notify us and designate a new payment account.

V. General Terms

1. Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and US Metro Bank (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2. Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this Agreement to delegate to Service Providers all the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to us. Service Provider and certain other capitalized terms are defined in a "Definitions" Section at the end of the General Terms. Other defined terms are also present at the end of each set of Terms that follow the General Terms, as applicable.

3. Amendments. We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Any use of the Service after a notice of change or after

the posting of a revised version of this Agreement on the Site will constitute your agreement to such changes and revised versions. Further, we may, from time to time, revise, update, upgrade or enhance the Service and/or related applications or material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Service, and/or related applications and material, and limit access to only the Service's more recent revisions, updates, upgrades, or enhancements.

4. Our Relationship with You. We are an independent contractor for all purposes, except that we act as your agent with respect to the custody of your funds for the Service. We do not have control of, or liability for, any products or services that are paid for with our Service. We also do not guarantee the identity of any user of the Service (including but not limited to recipients to whom you send payments).

5. Assignment. You may not transfer or assign any rights or obligations you have under this Agreement without our prior written consent, which we may withhold in our sole discretion. We reserve the right to transfer or assign this Agreement or any right or obligation under this Agreement at any time to any party. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

6. Notices to Us Regarding Service. Except as otherwise stated below, notice to us concerning the Site or the Service must be sent by postal mail to 3580 Wilshire Blvd., Suite 1800 Los Angeles, CA 90010. We may also be reached at (888) 679-5608 for questions and other purposes concerning the Service. We will act on your telephone calls as described below in Section 22 of the General Terms (Errors, Questions, and Complaints), but otherwise, such telephone calls will not constitute legal notices under this Agreement.

7. Notices to You. You agree that we may provide notice to you by posting it on the Site, sending you an in-product message within the Service, emailing it to an email address that you have provided us, mailing it to any postal address that you have provided us, or by sending it as a text message to any mobile phone number that you have provided us, including but not limited to the mobile phone number that you have listed in your Service setup or customer profile. For example, users of the Service may receive certain notices (such as notices of processed Payment Instructions, alerts for validation and notices of receipt of payments) as text messages on their mobile phones. All notices by any of these methods shall be deemed received by you no later than twenty-four (24) hours after they are sent or posted, except for notice by postal mail, which shall be deemed received by you no later than three (3) Business Days after it is mailed. You may request a paper copy of any legally required disclosures, and you may terminate your consent to receive required disclosures through electronic communications by contacting us as described in Section 6 of the General Terms above. We reserve the right to charge you a reasonable fee not to exceed twenty dollars (\$20.00) to respond to each such request. We reserve the right to terminate your use of the Service if you withdraw your consent to receive electronic communications.

8. Text Messages, Calls and/or Emails to You. By providing us with a telephone number (including a wireless/cellular, mobile telephone number and/or email address), you consent to receiving calls from us and our Service Providers at that number INCLUDING THOSE MADE BY USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM ("ATDS"), and/or emails from us for our everyday business purposes (including identity verification). You acknowledge and agree that such telephone calls include, but are not limited to, live telephone calls, prerecorded or artificial voice message calls, text messages, and calls made by an ATDS from us or our affiliates and agents. Please review our Privacy Policy for more information.

9. Receipts and Transaction History. You may view your transaction history by logging into the Service and looking at your transaction history. You agree to review your transactions by this method instead of receiving receipts by mail.

10. Your Privacy. Protecting your privacy is important to us. Please review our Privacy Policy to better understand our commitment to maintaining your privacy, as well as our use and disclosure of your information.

11. Privacy of Others. If you receive information about another person through the Service, you agree to keep the information confidential and only use it in connection with the Service.

12. Eligibility. The Service is offered only to individual residents of the United States who can form legally binding contracts under applicable law. Without limiting the foregoing, the Service is not offered to minors unless the minor is using an Eligible Transaction Account in the name of the minor with a parent or guardian as a co-signor or guarantor. By using the Service, you represent that you meet these requirements and that you agree to be bound by this Agreement.

13. Prohibited Payments. The following types of payments are prohibited through the Service, and we have the right but not the obligation to monitor for, block, cancel and/or reverse such payments:

- a. Payments to or from persons or entities located in prohibited territories (including any territory outside of the United States); and
- b. Payments that violate any law, statute, ordinance, or regulation; and
- c. Payments that violate the Acceptable Use terms in Section 14 of the General Terms below; and
- d. Payments related to: (1) tobacco products, (2) prescription drugs and devices; (3) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (4) drug paraphernalia; (5) ammunition, firearms, or firearm parts or related accessories; (6) weapons or knives regulated under applicable law; (7) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (8) goods or services that are sexually oriented; (9) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (10) goods or services that defame, abuse, harass or threaten others; (11) goods or services that include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous; (12) goods or services that advertise, sell to, or solicit others; or (13) goods or services that infringe or violate any copyright, trademark, right of publicity or privacy, or any other proprietary right under the laws of any jurisdiction; and
- e. Payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether it is legally defined as a lottery) and sweepstakes; and
- f. Payments relating to transactions that (1) support pyramid or Ponzi schemes, matrix programs, other "get rich quick" schemes or multi-level marketing programs, (2) are associated with purchases of real property, equities, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (3) are for the sale of items before the seller has control or possession of the item, (4) constitute money-laundering or terrorist financing, (5) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges (including digital currencies such as bitcoin), or check cashing, or (6) provide credit repair or debt settlement services; and
- g. Tax payments and court ordered payments.

Except as required by applicable law, in no event shall we or our Service Providers be liable for any claims or damages resulting from your scheduling of prohibited payments. We encourage you to provide notice to us by the methods described in Section 6 of the General Terms above of any violations of the General Terms or the Agreement.

14. Acceptable Use. You agree that you are independently responsible for complying with all applicable laws in all your activities related to your use of the Service, regardless of the purpose of the use, and for all communications you send through the Service. We and our Service Providers have the right but not the obligation to monitor and remove communications content that we find in our sole discretion to be objectionable in any way. In addition, you are prohibited from using the Service for communications or activities that: (a) violate any law, statute, ordinance or regulation; (b) promote hate, violence, racial intolerance, or the financial exploitation of a crime; (c) defame, abuse, harass or threaten others; (d) include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous; (e) infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction; (f) impose an unreasonable or disproportionately large load on our infrastructure; (g) facilitate any viruses, trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information; (h) constitute use of any robot, spider, other automatic device, or manual process to monitor or copy the Service or the portion of the Site through which the Service is offered without our prior written permission; (i) constitute use of any device, software or routine to bypass technology protecting the Site or Service, or interfere or attempt to interfere, with the Site or the Service; or (j) may cause us or our Service Providers to lose any of the services from our internet service providers, payment processors, or other vendors. We encourage you to provide notice to us by the methods described in Section 6 of the General Terms above of any violations of the General Terms or the Agreement.

15. Payment Methods and Amounts. There are limits on the amount of money you can send or receive through our Service. Your limits may be adjusted from time-to-time in our sole discretion. For certain Services, you may have the ability to log in to the Site to view your individual transaction limits. We or our Service Provider also reserve the right to select the method in which to remit funds on your behalf through the Service, and if your Eligible Transaction Account is closed or otherwise unavailable to us the method to return funds to you. These payment methods may include, but may not be limited to, an electronic debit, a paper check drawn on the account of our Service Provider, or draft check drawn against your account.

16. Your Liability for Unauthorized Transfers. Immediately following your discovery of an unauthorized Payment Instruction, you shall communicate with customer care for the Service in the manner set forth in Section 6 of the General Terms above. You acknowledge and agree that time is of the essence in such situations. If you tell us within two (2) Business Days after you discover your password or other means to access your account through which you access the Service has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains payments that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we will extend the time periods specified above to a reasonable period.

17. Taxes. It is your responsibility to determine what, if any, taxes apply to the transactions you make or receive, and it is your responsibility to collect, report and remit the correct tax to the appropriate tax authority. We are not responsible for determining whether taxes apply to your transaction, or for collecting, reporting, or remitting any taxes arising from any transaction.

18. Failed or Returned Payment Instructions. In using the Service, you are requesting that we or our Service Provider attempt to make payments for you from your Eligible Transaction Account. If the Payment Instruction cannot be completed for any reason associated with your Eligible Transaction Account (for example, there are insufficient funds in your Eligible Transaction Account, or the Payment Instruction would exceed the credit or overdraft protection limit of your Eligible Transaction Account, to cover the payment), the Payment Instruction may or may not be completed. In certain circumstances, our Service Provider may either advance fund drawn on

their corporate account or via an electronic debit, and in such circumstances will attempt to debit the Eligible Transaction Account a second time to complete the Payment Instruction. In some instances, you will receive a return notice from us or our Service Provider. In each such case, you agree that:

- a. You will reimburse our Service Provider immediately upon demand the amount of the Payment Instruction if the payment has been delivered but there are insufficient funds in, or insufficient overdraft credits associated with, your Eligible Transaction Account to allow the debit processing to be completed.
- b. You may be assessed a late fee equal to one and a half percent (1.5%) of any unpaid amounts plus costs of collection by our Service Provider or their third-party contractor if the Payment Instruction cannot be debited because you have insufficient funds in your Eligible Transaction Account, or the transaction would exceed the credit or overdraft protection limit of your Eligible Transaction Account, to cover the payment, or if the funds cannot otherwise be collected from you. The previously mentioned amounts will be charged in addition to any NSF charges that may be assessed by us, as set forth in your fee schedule from us (including as disclosed on the Site) or your account agreement with us. You hereby authorize us and our Service Provider to deduct all these amounts from your designated Eligible Transaction Account, including by ACH debit.
- c. Service Provider is authorized to report the facts concerning the return to any credit reporting agency.

19. Address or Banking Changes. It is your sole responsibility, and you agree to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, physical address, phone numbers, and email addresses. Depending on the Service, changes may be made within the user interface of the Service or by contacting customer care for the Service as set forth in Section 6 of the General Terms above. We are not responsible for any payment processing errors or fees incurred if you do not provide accurate Eligible Transaction Account, Payment Instructions or contact information.

20. Information Authorization. Your enrollment in the applicable Service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in or use of each Service, you agree that we reserve the right to request a review of your credit rating at our own expense through an authorized bureau. In addition, and in accordance with our Privacy Policy, you agree that we reserve the right to obtain personal information about you, including without limitation, financial information, and transaction history regarding your Eligible Transaction Account. You further understand and agree that we reserve the right to use personal information about you for our and our Service Providers' everyday business purposes, such as to maintain your ability to access the Service, to authenticate you when you log in, to send you information about the Service, to perform fraud screening, to verify your identity, to determine your transaction limits, to perform collections, to comply with laws, regulations, court orders and lawful instructions from government agencies, to protect the personal safety of subscribers or the public, to defend claims, to resolve disputes, to troubleshoot problems, to enforce this Agreement, to protect our rights and property, and to customize, measure, and improve the Service and the content and layout of the Site. Additionally, we and our Service Providers may use your information for risk management purposes and may use, store and disclose your information acquired in connection with this Agreement as permitted by law, including (without limitation) any use to effect, administer or enforce a transaction or to protect against or prevent actual or potential fraud, unauthorized transactions, claims or other liability. We and our Service Providers shall have the right to retain such data even after termination or expiration of this Agreement for risk management, regulatory compliance, or audit reasons, and as permitted by applicable law for everyday business purposes. In addition, we and our Service Providers may use, store, and disclose such information acquired in connection with the Service in statistical form for pattern recognition, modeling, enhancement and improvement, system analysis and to analyze the performance of the Service. The following provisions in this Section apply to certain Services:

- a. **Mobile Subscriber Information.** You authorize your wireless carrier to disclose information about your account, such as subscriber status, payment method, and device details, if available, to support identity verification, fraud avoidance, and other uses in support of transactions for the duration of your business

relationship with us. This information may also be shared with other companies to support your transactions with us and for identity verification and fraud avoidance purposes.

- b. **Device Data.** We may share certain personal information and device-identifying technical data about you and your devices with third party service providers, who will compare and add device data and fraud data from and about you to a database of similar device and fraud information in order to provide fraud management and prevention services, which include but are not limited to identifying and blocking access to the applicable service or Web site by devices associated with fraudulent or abusive activity. Such information may be used by us and our third-party service providers to provide similar fraud management and prevention services for services or Web sites not provided by us. We will not share with service providers any information that personally identifies the user of the applicable device.

21. Service Termination, Cancellation, or Suspension. If you wish to cancel the Service, you may contact us as set forth in Section 6 of the General Terms above. Any payment(s) that have begun processing before we will process the requested cancellation date. You agree that we may terminate or suspend your use of the Service at any time and for any reason or no reason. Neither termination, cancellation nor suspension shall affect your liability or obligations under this Agreement.

22. Errors, Questions, and Complaints.

- a. In case of errors or questions about your transactions, you should as soon as possible contact us as set forth in Section 6 of the General Terms above.
- b. If you think your periodic statement for your account is incorrect or need more information about a transaction listed in the periodic statement for your account, we must hear from you no later than sixty (60) days after we send you the applicable periodic statement for your account that identifies the error. You must:
 - 1. Tell us your name.
 - 2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
 - 3. Tell us the dollar amount of the suspected error.
- c. If you tell us orally, we may require that you send your complaint in writing within ten (10) Business Days after your oral notification. Except as described below, we will determine whether an error occurred within ten (10) Business Days after you notify us of the error. We will tell you the results of our investigation within three (3) Business Days after we complete our investigation of the error and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Eligible Transaction Account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your Eligible Transaction Account. If it is determined there was no error, we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. We may revoke any provisional credit provided to you if we find an error did not occur.

23. Intellectual Property. All other marks and logos related to the Service are either trademarks or registered trademarks of us or our licensors. In addition, all page headers, custom graphics, button icons, and scripts are our service marks, trademarks, and/or trade dress or those of our licensors. You may not copy, imitate, or use any of the above without our prior written consent, which we may withhold in our sole discretion, and you may not use

them in a manner that is disparaging to us or the Service or display them in any manner that implies our sponsorship or endorsement. All right, title and interest in and to the Service, the portion of the Site through which the Service is offered, the technology related to the Site and Service, and all technology and any content created or derived from any of the foregoing, is our exclusive property or that of our licensors. Moreover, any suggestions, ideas, notes, drawings, concepts, or other information you may send to us through or regarding the Site or Service shall be considered an uncompensated contribution of intellectual property to us and our licensors, shall also be deemed our and our licensors' exclusive intellectual property, and shall not be subject to any obligation of confidentiality on our part. By submitting any such materials to us, you automatically grant (or warrant that the owner of such materials has expressly granted) to us and our licensors a perpetual, royalty-free, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, publicly perform and display, create derivative works from and distribute such materials or incorporate such materials into any form, medium, or technology now known or later developed, and you warrant that all so-called "moral rights" in those materials have been waived, and you warrant that you have the right to make these warranties and transfers of rights.

24. Links and Frames. Links to other sites may be provided on the portion of the Site through which the Service is offered for your convenience. By providing these links, we are not endorsing, sponsoring or recommending such sites or the materials disseminated by or services provided by them, and are not responsible for the materials, services or other situations at or related to or from any other site, and make no representations concerning the content of sites listed in any of the Service web pages. Consequently, we cannot be held responsible for the accuracy, relevancy, copyright compliance, legality, or decency of material contained in sites listed in any search results or otherwise linked to the Site. For example, if you "click" on a banner advertisement or a search result, your "click" may take you off the Site. This may include links from advertisers, sponsors, and content partners that may use our logo(s) as part of a co-branding agreement. These other sites may send their own cookies to users, collect data, solicit personal information, or contain information that you may find inappropriate or offensive. In addition, advertisers on the Site may send cookies to users that we do not control. You may link to the home page of our Site. However, you may not link to other pages of our Site without our express written permission. You also may not "frame" material on our Site without our express written permission. We reserve the right to disable links from any third-party sites to the Site.

25. Password and Security. If you are issued or create any password or other credentials to access the Service or the portion of the Site through which the Service is offered, you agree not to give or make available your password or credentials to any unauthorized individuals, and you agree to be responsible for all actions taken by anyone to whom you have provided such credentials. If you believe that your credentials have been lost or stolen or that someone may attempt to use them to access the Site or Service without your consent, you must inform us at once at the telephone number provided in Section 6 of the General Terms above. See also Section 16 of the General Terms above regarding how the timeliness of your notice impacts your liability for unauthorized transfers.

26. Remedies. If we have reason to believe that you have engaged in any of the prohibited or unauthorized activities described in this Agreement or have otherwise breached your obligations under this Agreement, we may terminate, suspend or limit your access to or use of the Site or the Service; notify law enforcement, regulatory authorities, impacted third parties, and others as we deem appropriate; refuse to provide our services to you in the future; and/or take legal action against you. In addition, we, in our sole discretion, reserve the right to terminate this Agreement, access to the Site and/or use of the Service for any reason or no reason and at any time. The remedies contained in this Section 26 of the General Terms are cumulative and are in addition to the other rights and remedies available to us under this Agreement, by law or otherwise.

27. Disputes. In the event of a dispute regarding the Service, you and we agree to resolve the dispute by looking to this Agreement.

28. Arbitration. For any claim (excluding claims for injunctive or other equitable relief) where the total amount in dispute is less than \$10,000.00 USD, either party may elect to resolve the dispute matter through binding non-appearance-based arbitration. Arbitration may be initiated through Judicial Arbitration and Mediation Services ("JAMS"), the American Arbitration Association ("AAA"), or another mutually agreed upon alternative

dispute resolution (ADR) provider. The parties agree to the following procedure : (a) **non-appearance arbitration format:** the arbitration may be conducted by telephone, online or based solely on written submissions, at the election of the party initiating the arbitration; (b) **no required in-person participation:** no personal appearance by the parties, their representatives or witnesses is required unless both parties agree otherwise; (c) **limited procedural requirements:** discovery will be limited to what is required by applicable law and the rules of the selected arbitration provider. ; (d) **timely resolution process:** unless otherwise agreed, the matter will be submitted for decision within ninety (90) days of the arbitration's initiation and the arbitrator will issue a decision within thirty (30) days after submission; and (e) **final and binding award:** the arbitrator's award will be final and binding and may be submitted to any court of competent jurisdiction for confirmation. To comply with California SB 82, no provision of this Agreement shall be interpreted to prohibit or waive the right to bring or participate in a class action, representative action, or private attorney general action where such waiver is unenforceable under California law. This arbitration clause will be limited to the account.

29. Law and Forum for Disputes. Unless our account agreement states otherwise, this Agreement is governed by the laws of the state in which you reside, without regard to conflicts of law's provisions. If any terms of this Agreement conflict with applicable state or federal law, that law will control, but only to the extent required all remaining terms will continue in full force and effect. Unless your account agreement states otherwise, any claim or dispute that is not subject to arbitration under Section 28 must be brought in a court located in the county where you reside, and you agree to the personal authority of those courts for that purpose. The United Nations Convention on Contracts for the International Sale of Goods does not apply to this Agreement. To the extent permitted by applicable law, both parties waive the right to a jury trial in any dispute arising under this Agreement.

30. Indemnification. You agree to defend, indemnify and hold harmless us and our Affiliates and Service Providers and their Affiliates and the employees and contractors of each of these, from any loss, damage, claim or demand (including attorney's fees) made or incurred by any third party due to or arising out of your breach of this Agreement and/or your use of the Site or the applicable Service.

31. Release. You release us and our Affiliates and Service Providers and the employees and contractors of each of these, from all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with any dispute that may arise between you or one or more other users of the Site or the applicable Service. In addition, if applicable to you, you waive California Civil Code §1542, which states that a general release does not extend to claims which the creditor does not know or suspect exist in his favor at the time of executing the release, which if not known by him must have materially affected his settlement with the debtor.

32. No Waiver. We shall not be deemed to have waived any rights or remedies hereunder unless such waiver is signed by one of our authorized representatives. No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

33. Exclusions of Warranties. THE SITE AND SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. IN PARTICULAR, WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF OUR SERVICE, AND OPERATION OF OUR SITE MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. SOME STATES DO NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU. THIS PARAGRAPH GIVES YOU SPECIFIC LEGAL RIGHTS AND YOU MAY ALSO HAVE OTHER LEGAL RIGHTS THAT VARY FROM STATE TO STATE.

34. Limitation of Liability. THE FOREGOING SHALL CONSTITUTE YOUR EXCLUSIVE REMEDIES AND THE ENTIRE LIABILITY OF US AND OUR AFFILIATES AND SERVICE PROVIDERS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, FOR THE SERVICE AND THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED.

YOU ACKNOWLEDGE AND AGREE THAT FROM TIME TO TIME, THE SERVICE MAY BE DELAYED, INTERRUPTED OR DISRUPTED PERIODICALLY FOR AN INDETERMINATE AMOUNT OF TIME DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ANY INTERRUPTION, DISRUPTION OR FAILURE IN THE PROVISION OF THE SERVICE, WHETHER CAUSED BY STRIKES, POWER FAILURES, EQUIPMENT MALFUNCTIONS INTERNET DISRUPTION OR OTHER REASONS. IN NO EVENT SHALL WE OR OUR AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE CAUSED BY OR ARISING OUT OF ANY SUCH DELAY, INTERRUPTION, DISRUPTION OR SIMILAR FAILURE. IN NO EVENT SHALL WE OR OUR AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE, BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, INCLUDING LOSS OF GOODWILL OR LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE SERVICE OR THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM. IN NO EVENT SHALL WE OR OUR AFFILIATES OR SERVICE PROVIDERS OR THE EMPLOYEES OR CONTRACTORS OF ANY OF THESE BE LIABLE FOR ANY CLAIM ARISING FROM OR RELATED TO THE SERVICE OR THE PORTION OF THE SITE THROUGH WHICH THE SERVICE IS OFFERED THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OR ARBITRATION PROCEEDING AS DESCRIBED IN SECTIONS 28 AND 29 OF THE GENERAL TERMS ABOVE WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL THEORY. OUR AGGREGATE LIABILITY, AND THE AGGREGATE LIABILITY OF OUR AFFILIATES AND SERVICE PROVIDERS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$500 (FIVE HUNDRED DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

35. Complete Agreement, Severability, Captions, and Survival. You agree that this Agreement is the complete and exclusive statement of the agreement between us, sets forth the entire understanding between us and you with respect to the Service and the portion of the Site through which the Service is offered and supersedes any proposal or prior agreement, oral or written, and any other communications between us. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced. The captions of Sections in this Agreement are for convenience only and should not control or affect the meaning or construction of any of the provisions of this Agreement. Sections 2, 5-7, 11, 17, 18, 23, and 26-35 of the General Terms, as well as any other terms which by their nature should survive, will survive the termination of this Agreement. If there is a conflict between the terms of this Agreement and something stated by an employee or contractor of ours (including but not limited to its customer care personnel), the terms of the Agreement will prevail.

36. Definitions.

- a. "ACH Network" means the funds transfer system, governed by the NACHA Rules, which provides funds transfer services to participating financial institutions.
- b. "Affiliates" are companies related by common ownership or control.
- c. "Business Day" is every Monday through Friday, excluding Federal Reserve holidays or other days when banks are legally closed.
- d. "Eligible Transaction Account" is a transaction account from which your payments will be debited, your Service fees, if any, will be automatically debited, or to which payments and credits to you will be credited, that is eligible for the Service. Depending on the Service, an Eligible Transaction Account may include a checking, money market or other direct deposit account, credit card account, or debit card account, including any required routing information.

- e. "Payment Instruction" is the information provided for a payment to be made under the applicable Service, which may be further defined and described below in connection with a specific Service.
- f. "Payment Network" means a debit or credit network (such as the ACH Network or ACCEL / Exchange payment network) through which funds may be transferred.
- g. "Service Provider" means companies that we have engaged (and their Affiliates) to render some or all the Service to you on our behalf.

VI. Account to Account Transfers Additional Terms

1. Description of Service, Authorization and Processing.

- a. The term "Transfer Money Terms" means these Account- to- Account Transfers Additional Terms. The Account to Account transfer service (for purposes of these Transfer Money Terms, and the General Terms as they apply to these Transfer Money Terms, the "Service") enables you to transfer funds between your Account(s) that you maintain with us on the one hand, and your Account(s) that are maintained by other financial institutions, on the other hand.
- b. You represent and warrant that you are either the sole owner or a joint owner of the Eligible Transaction Account and the External Account and that you have all necessary legal rights, power, and authority to transfer funds between the Eligible Transaction Account and the External Account. If you are a joint owner of the Eligible Transaction Account, External Account, or both, then you represent and warrant that (a) you have been authorized by all of the other joint owners to operate such Accounts without their consent (including without limitation to withdraw or deposit any amount of funds to such Accounts or to even withdraw all funds from such Accounts); and (ii) we may act on your instructions regarding such Accounts without liability to such other joint owners. Further, you represent and warrant that the External Account is in the United States.
- c. You may initiate (1) a one-time Transfer Instruction for which processing shall be initiated immediately, (2) a one-time Transfer Instruction for which processing shall be initiated at a later specified date up to one (1) year, and (3) a recurring series of Transfer Instructions for which processing shall be initiated on the specified dates. Further details about each of these options can be found on the Site. When we receive a Transfer Instruction from you, you authorize us to (is) debit your Eligible Transaction Account and remit funds on your behalf to the External Account designated by you and to debit your applicable Account as described below in Section 5 of the Transfer Money Terms (Service Fees and Additional Charges); or, as applicable, to (ii) credit your Eligible Transaction Account and remit funds on your behalf from the External Account designated by you and to debit your applicable Account as described below in Section 5 of the Transfer Money Terms (Service Fees and Additional Charges). You also authorize us to reverse the transfer from the applicable Account if the debit is returned from the other Account in the transaction for any reason, including but not limited to nonsufficient funds. Transfers may be delayed or blocked to prevent fraud or comply with regulatory requirements. If we delay or block a Transfer Instructions that you have initiated, we will notify you in accordance with your user preferences (i.e., email, push notification).
- d. We will use reasonable efforts to make all your transfers properly. However, we shall incur no liability if we are unable to complete any transfers initiated by you because of the existence of anyone or more of the following circumstances:
 - 1. If, through no fault of ours, the Eligible Transaction Account or External Account does not contain sufficient funds to complete the transfer, or the transfer would exceed the credit limit of your overdraft account.
 - 2. The Service is not working properly, and you know or have been advised by us about the malfunction before you execute the transaction.

3. The transfer is refused as described in Section 6 of the Transfer Money Terms below.
 4. You have not provided us with the correct information, including but not limited to the correct Eligible Transaction Account or External Account information; and/or,
 5. Circumstances beyond our control (such as, but not limited to, fire, flood, network or system down time, issues with the financial institution(s), or interference from an outside force) prevent the proper execution of the transfer and we have taken reasonable precautions to avoid those circumstances.
- e. It is your responsibility to ensure the accuracy of any information that you enter the Service, and for informing us as soon as possible if you become aware that this information is inaccurate. You may not use a P.O. Box as a postal address. We will make a reasonable effort to stop or recover a transfer made to the wrong Account once informed, but we do not guarantee such recovery and will bear no responsibility or liability for damages resulting from incorrect information entered by you.

2. Transfer Methods and Amounts. Section 15 of the General Terms (Payment Methods and Amounts) applies to the Service, even in circumstances where the External Account is closed and we are attempting to return funds to such Account.

3. Transfer Cancellation Requests. You may cancel a transfer at any time until it begins processing (as shown in the Service).

4. Stop Payment Requests. If you desire to stop any transfer that has already been processed, you must contact customer care for the Service pursuant to Section 22 of the General Terms. Although we will make a reasonable effort to accommodate your request, we will have no liability for failing to do so. We may also require you to present your request in writing within fourteen (14) days. The charge for each request will be the current charge for such service as set out in the applicable fee schedule.

5. Service Fees and Additional Charges. You are responsible for paying all fees associated with your use of the Service. Applicable fees will be disclosed in the user interface for, or elsewhere within, the Service or Site. Any applicable fees will be charged regardless of whether the Service was used, except for fees that are specifically use-based. Use-based fees for the Service will be charged against the Account that is debited for the funds transfer. There may also be charges for additional transactions and other optional services. You agree to pay such charges and authorize us to deduct the calculated amount from the applicable Eligible Transaction Account you hold with us or the Account that is debited for the funds transfer, depending on how such charges are described in the user interface for the Service. Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for all telephone access fees and Internet service fees that may be assessed by your telephone and Internet service provider. Section 18 of the General Terms (Failed or Returned Payment Instructions) applies if you do not pay our fees and charges for the Service, including without limitation if we debit the External Account for such fees, as described in this Section, and there are insufficient fees in the External Account; Section 18 of the General Terms should be interpreted as applying to the External Account, not just the Eligible Transaction Account, in such circumstances.

6. Refused Transfers. We reserve the right to refuse any transfer. As required by applicable law, we will notify you promptly if we decide to refuse to transfer funds.

7. Returned or Failed Transfers. In using the Service, you understand transfers may be returned or fail for various reasons such as, but not limited to, the External Account number is not valid. We will make reasonable efforts to research and correct the transfer to the intended Account or void the transfer. We will, to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited, failed, or denied transfer to your Account that we debited for the funds transfer or use other reasonable efforts to return such transfer to you as permitted by law. In certain cases, we may require you to contact us or the financial institution for your External Account to initiate a request to receive such funds. You may receive notification from us.

8. Definitions

"Account" means a checking, money market or savings account that is either an Eligible Transaction Account or External Account, as applicable.

"Eligible Transaction Account" is as defined in Section 36 of the General Terms, except that it shall be limited to a checking, money market, or savings account that you hold with us.

"External Account" is your account at another financial institution (i) to which you are transferring funds from your Eligible Transaction Account; or (ii) from which you are transferring funds to your Eligible Transaction Account.

"Transfer Instruction" is a specific Payment Instruction (as defined in Section 36 of the General Terms) that you provide to the Service for a transfer of funds.

VII. Privacy Policy

We understand and respect your privacy expectations. We are committed to protecting your personal and financial information, which you entrust to us. Please review our Privacy and Security Statement on our website. Our Privacy Statement is also available upon request and will be sent to you annually if you maintain an account with us.

VIII. Protect Your Account

Your active role in preventing misuse or unauthorized transaction in your account is extremely important. We recommend that you change your online password regularly and keep it confidential. Also, you should routinely review and reconcile your account statement upon receipt. If you find any inconsistencies between your records and ours or suspect any fraudulent activities on your account, you must immediately notify us by calling (888) 923-0038 or write to us at 3580 Wilshire Blvd., Suite 1800 Los Angeles, CA 90010. We must hear from you no later than sixty (60) days after we send the first statement on which the problem or error appeared. If we receive an oral request to investigate your account, we may require that you send us your complaint or question in writing within ten (10) business days.

IX. Entire Agreement

This Agreement may be amended from time to time, together with any other disclosure or other documents incorporated herein by reference (including but not limited to, the Account Disclosure), contains the entire agreement between you and the Bank and supersedes all oral conversations, other communications, and previous agreements, if any, regarding the Service.

X. Notice and Consent Regarding Electronic Communications Delivery Service

All updates to the Agreement as well as all disclosures, notices and other communications regarding US Metro Online Banking will be provided to you online. You can get free paper copies of any of these documents by calling the Bank at (888) 923-0038. Please be assured that if you do not choose to receive your statement electronically, you will continue to receive all the paper account statements, and other bills and similar account materials that you currently receive by mail.

XI. E-Statements Consent and Authorization for Electronic Transmission of Account Statements and Notices

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically 'signs' below by clicking the 'Accept' button. The word "Account" means the Login or User ID that I entered to access this Consent and Authorization. The words "Account Number" mean all accounts held at US Metro Bank under the Account, including but not limited to account numbers held under a suffix number, such as checking, savings, retirement, money market, and certificate accounts.

I understand that pursuant to My account and/or loan agreements with US Metro Bank, I may be entitled to receive periodic account statements and notices in connection with My Account, such as savings account statements and CD renewal notices. By indicating my acceptance of these terms and conditions, I authorize US Metro Bank to discontinue sending Me such periodic Account Statements and Notices via postal mail service for My Account and to instead deliver such periodic Account Statements and Notices to me electronically ("E-Statements"). I understand and agree that US Metro Bank will send Me an e-mail on an ongoing basis to My e-mail address, as indicated below, notifying Me that My E-Statement account statement(s) or notice(s) are ready to be viewed on the US Metro Bank website. I understand and agree that I will no longer receive paper copies of My periodic Account Statements and Notices.

I further understand and agree with that:

- I am the authorized signer of the Accounts being accessed. My electronic signature executed in conjunction with this Consent and Authorization and any electronic transaction on this Account shall be legally binding on all owners on the account including myself and such any transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by Me.
- If any Account Number specified within this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders owners on the account are legally bound by the terms and conditions of this Consent and Authorization.
- My ongoing consent to receive subsequent Account Statements and Notices electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing or by telephone at (888) 923-0038 and subject to US Metro Bank's confirmation of My request, such withdrawal shall become effective no later than fifteen (15) days after receipt by US Metro Bank. Upon termination, I understand and agree that I will no longer have access to My Account Statements and Notices online and that I will receive all Account Statements and Notices in paper form via postal mail service subject to a fee as set forth in US Metro Bank's Schedule of Fees and Charges.
- My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements account statements and notices that are made available on US Metro Bank's E-Statement website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements account statements and notices that are made available on [US Metro Bank's website](#).

I understand that US Metro Bank recommends that I retain or print a copy of any E-Statement or Notice and this Consent and Authorization for My records.

- I agree to maintain a valid, active e-mail address. I must promptly notify US Metro Bank of any change in My e-mail or postal address by contacting US Metro Bank at (888) 923-0038 or sending a written request to 3580 Wilshire Blvd., Suite 1800 Los Angeles, CA 90010. US Metro Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that I have provided.
- I may also request a paper copy of any periodic regular Account Statement. A fee may be charged for any such paper copies, subject to the fee as set forth in US Metro Bank's Schedule of Fees and Charges.
- I understand and agree that US Metro Bank reserves the right to change the terms and conditions of this Consent and Authorization. US Metro Bank will notify Me before the effective date of any change. This means US Metro Bank will mail Me notice using the United States Post Office at the address US Metro Bank currently has on file. By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s). US Metro Bank reserves the right to discontinue the E-

Statements program at any time.

Security Procedures: I understand that I cannot enroll in the E-Statements program or access my regular account statements until I have registered for and obtained a Remote Access Password. I AGREE THAT USE OF A REMOTE ACCESS PASSWORD TO ENROLL IN THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose My Remote Access Password to anyone, they may be able to access My regular account statements, and I will be responsible for any transactions they complete. I agree to notify US Metro Bank immediately if I believe any of My accounts have been accessed without authorization or if an Access Code has been used without My permission. The terms and conditions in this Consent and Authorization apply only to the E-Statements program. Other US Metro Bank agreements and disclosures, including but not limited to the Account Disclosure, may be updated from time to time and will continue to govern all other aspects of the accounts involved. I confirm that I am an authorized signer on this account. I understand US Metro Bank will send me an email notification when my statement(s) are available to view. It is my responsibility to inform US Metro Bank of any changes to my e mail address, either by calling (888) 923-0038 or by visiting US Metro Bank's branches. I understand I may cancel E-Statements access at any time by submitting a written request. Upon cancellation, US Metro Bank will resume mailing all future periodic statements, and I will no longer have online access to my statements.

XII. US Metro Bank Alerts Terms and Conditions

Alerts. Your enrollment in US Metro Bank Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your US Metro Bank account(s). Account Alerts and Additional Alerts must be managed and/or added online through the Service. We may add new alerts from time to time or cancel old alerts. We usually notify you when we cancel alerts but are not obligated to do so. US Metro Bank reserves the right to terminate its alerts service at any time without prior notice to you.

Methods of Delivery. We may provide alerts through one or more channels ("endpoints"): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your US Metro Bank Online Banking message inbox. You agree to receive alerts through these endpoints, and it is your responsibility to determine that each of the service providers for the endpoints described in (a) through (c) above supports the email, push notification, and text message alerts provided through the alerts service. Please be advised that text or data charges or rates may be imposed by your endpoint service provider. Alert frequency varies by account and preferences. You agree to provide us with a valid mobile phone number or email address so that we may send you alerts. If your email address or your mobile device's number changes, you are responsible for

informing us of that change. Your alerts will be updated to reflect the changes that you communicate to us regarding your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop alerts via text message, text "STOP" to 99588 at any time. Alerts sent to your primary email address will be unaffected by this action. To restore alerts on your mobile phone, just visit the alerts tab in US Metro Bank Online Banking. For help with SMS text alerts, text "HELP" to {Short Code}. In case of questions please contact online banking support at (888) 679-5608. Our participating carriers include (but are not limited to) AT&T, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. US Metro Bank provides alerts as a convenience to you for information purposes only. An alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any alerts may be delayed or prevented by factors affecting your mobile phone provider, internet service provider(s), and other factors outside US Metro Bank's control. We guarantee neither the delivery nor the accuracy of the contents of each Alert. You agree to not hold US Metro Bank, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in

part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your alerts will be able to view the contents of these messages.