DEMAND DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURES

DINGOBLU DEPOSIT ACCOUNT

IMPORTANT: THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE AND CLASS ACTION WAIVER IN SECTION III. PLEASE REVIEW SECTION III CAREFULLY.

THIS ACCOUNT IS FOR PERSONAL, FAMILY, OR HOUSEHOLD USE ONLY AND MAY NOT BE USED FOR COMMERCIAL PURPOSES.

IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, DO NOT OPEN OR USE THE DINGOBLU ACCOUNT OR THE VISA DEBIT CARD.

TABLE OF CONTENTS

- **I. Deposit Agreement and Disclosures**
  - A. Our Agreement
  - B. Account Eligibility and Opening Eligibility
  - C. General Rules Governing Deposit Accounts
  - D. Using the DingoBlu Debit Card
- **II. Electronic Funds Transfer Disclosure and Special Terms and Conditions**
- **III. Arbitration; Class Action**
- **IV. Truth in Savings Disclosures**
- **V. General Funds Availability**
- **VI. Fee Schedule**
- **VII. APY Schedule**

I. Deposit Agreement and Disclosures

A. Our Agreement

This Deposit Account Agreement and Disclosures (the "**Agreement**") governs the demand deposit account ("**Account**" or "**Deposit Account**") available from MVB Bank, Inc., member of the Federal Deposit Insurance Corporation ("**FDIC**") (the "**Bank**") on behalf of DingoBlu Financial, Inc., the program partner responsible for managing the DingoBlu Account ("**Company**").

Roles of the Bank and Company

The Bank issues the Deposit Account, holds your deposited funds, and is responsible for decisions relating to opening, closing, restricting, or suspending your Deposit Account and for all other decisions this Agreement identifies as reserved to the Bank. Company operates the Platform, provides Customer Services, and performs other servicing functions on the Bank's behalf. Where this Agreement uses "**we**," "**our**," or "**us**," that refers to the Bank, whether acting directly or through Company as its service provider. Where this Agreement names Company specifically, that action is Company's alone. "**You**" and "**your**" refer to the owner of the Deposit Account.

Your Choice of Account

You have instructed us as to the title and type of the account that you have chosen, based on the tier you have elected. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. This Agreement does not described every law that may apply your chosen account. You must determine whether the account you select is appropriate for your current and future needs.

The Deposit Account is not designed for business use, and we may close it if we determine it is being used for business purposes. We may refuse to process any transaction we believe may violate this Agreement.

Account Opening

You may open the DingoBlu Deposit Account at the DingoBlu mobile banking application or website at dingoblu.com (the "Platform"). You may also open a separate DingoBlu Savings Account (the "Savings Account"), an optional, interest-bearing account offered only to holders of an open, active DingoBlu Deposit Account. Separate disclosures apply to the DingoBlu Savings Account: dingoblu.com/savingsagreement.

Upon the opening of an account from us using our Platform, we may record your personal information from a scan or a copy of your driver's license, supporting documents, or other personal identification card, or we may receive an image or make a copy of your driver's license, supporting documents, or other personal identification card. We may store or retain this information to the extent permitted by law.

You may only have one active Deposit Account per person at a time.

Account Tiers

The Deposit Account is offered in three tiers: AdvantageBlu, PremierBlu, and SignatureBlu. These tiers share the same core features, including ACH transfers, ATM access, and direct deposit, but differ in transaction limits, Card type, fees, and available features and rewards, as described throughout this Agreement.

Each Account tier has an associated Card:

AdvantageBlu	Blue Visa Debit Card
PremierBlu	White Visa Debit Card
SignatureBlu	Black Visa Debit Card

Each of these is referred to in this Agreement as the "Card." Your Card is issued by MVB Bank pursuant to license by Visa Inc.

Changing Your Account Tier

(a) Anniversary Date. "Anniversary Date" means each anniversary of the date you opened your Deposit Account. Your Anniversary Date does change when you upgrade.

(b) Upgrades. You may request an upgrade to a higher tier at any time by contacting Customer Services. The upgrade takes effect no later than the next Business Day after we receive your request (the "Upgrade Effective Date"). From the Upgrade Effective Date, the fees, transaction limits, rewards, benefits, and APY of your new tier apply. If you paid a monthly service fee for a period that extends past the Upgrade Effective Date, we will credit you the prorated portion of that fee for the remaining days to your Deposit Account within 5 days.

(c) Downgrades. If you have a PremierBlu or SignatureBlu Deposit Account, you may elect to change to a lower tier at any time by contacting Customer Services. A downgrade takes effect **only** on your next Anniversary Date, regardless of when you submit your election. Until then, your Deposit Account remains in its current tier, with that tier's fees, limits, rewards, benefits, and APY.

(d) Anniversary notice. At least thirty (30) calendar days before each Anniversary Date of a PremierBlu or SignatureBlu Deposit Account, we will notify you of the upcoming Anniversary Date and the annual service fee we will charge for your current tier on that date unless you elect a downgrade. To avoid the annual service fee for your current tier, we must receive your downgrade election at least 1 day before the Anniversary Date. You may also cancel a pending downgrade election any time before that deadline.

(e) What changes on the effective date. On the Upgrade Effective Date or the Anniversary Date, as applicable, the fees, transaction limits, rewards, benefits, and APY of your new tier replace those of your prior tier, and services available only to your prior tier end. If your tier change changes your Card type, we will issue the Card associated with your new tier as described in the Agreement, and the Replacement Card Fee does not apply.

(f) Savings Account. If you have a Savings Account, its tier changes to match your Deposit Account on the same date, and the fees, balance requirements, and APY for the new tier in your Savings Account Agreement apply from that date.

(g) Annual fee; rewards. An annual service fee already charged is not refunded or prorated because you downgrade. A change in tier is not a closure of your Deposit Account and does not affect Pending Cash Back, which remains subject to the DingoBlu Rewards and Benefits Program Terms and Conditions. Earning rates and monthly caps for rewards are determined as described in those terms.

Rewards

Rewards and other terms specific to your tier are set out in a separate DingoBlu Rewards and Benefits Program Terms and Conditions, available at dingoblu.com/rewardsagreement, which is incorporated into this Agreement by reference. In the event of a conflict between this Agreement and the DingoBlu Rewards and Benefits Program Terms and Conditions, this Agreement shall control, except that the DingoBlu Rewards and Benefits Program Terms and Conditions control as to the earning, crediting, and forfeiture of rewards and benefits. By participating in any rewards program, you agree to the applicable rewards terms and conditions governing eligibility, accrual, redemption, and other program requirements.

How to Contact Us.

You can reach us in any of these ways:

- Call 1 (866) 593-4646 (Customer Services is available Monday through Friday 8:00 AM to 10:00 PM ET and Saturday 9:00 AM to 3:00 PM ET)
- Through the Platform at dingoblu.com
- By email: support@dingoblu.com
- By mail:

  DingoBlu Financial, Inc
  Attn: Customer Services
  PO Box 480220
  Charlotte, NC 28269

Use these contact methods for questions about your account, to report a lost or stolen Card, to dispute a transaction, to request a written transaction history, or to close your account. Where a specific section of this Agreement (such as Arbitration Notices or Fee-Change Notices) requires a different address or method, that section will say so.

Business Days

Our business days are Monday through Friday, excluding federal holidays, even if Customer Services is operating. Deposits and instructions received by us before 4:00 PM Eastern Time (ET) on a business day will be treated as received that day; anything received after that time, or on a day that is not a business day, will be treated as received on the next business day. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Telephone and Electronic Communication

We may use automated telephone dialing, text messaging systems, and electronic mail ("email") to provide messages to you about your Deposit Account, your Savings Account, this Agreement, and your relationship with us or Company. Electronic delivery of disclosures and account communications is governed separately by the E-Sign Consent referenced in Section B. You agree that your telephone communications with us or Company may be monitored, recorded, and retained by us for training, quality control, evidentiary, and other purposes. However, we are not under any obligation to monitor, record, retain, or reproduce such items, unless required to do so by applicable law.

The telephone messages may be played by a machine automatically when the telephone is answered whether answered by you or someone else, or displayed on a mobile device, whether viewed by you or someone else. These messages may also be recorded by your answering machine. You give us and Company your permission to call or send a text message to any telephone number you have given us (including a mobile number), or you give to us in the future, and to play artificial or pre-recorded messages or send text messages with information about this Agreement, your Deposit Account, your Savings Account, and your use of the Card and the Platform, including account alerts, security and fraud notices, servicing messages, and customer-service communications. This authorization does not cover marketing or promotional calls or text messages, which we or Company will send only if you separately agree to receive them,

and your agreement to receive them is not required to open or keep your Deposit Account. By providing a telephone number, you represent that you are the current subscriber or customary user of that number and that you are authorized to provide consent for that number. You also give us and Company permission to communicate such information to you by email. You understand that, when you receive such calls, texts, or emails, you may incur a charge from the company that provides you with telecommunications, wireless, and/or internet services. You understand that anyone with access to your telephone or email account may listen to or read the messages, notwithstanding our efforts to communicate only with you.

If a telephone number(s) you have provided to us changes, or if you cease to be the owner, subscriber, or primary user of such telephone number(s), you agree to promptly give us notice of such facts so that we may update our records.

You have the right to revoke this authorization. You may do so by calling us at 1 (866) 593-4646 or emailing us at support@dingoblu.com. Revocation of consent applies to both us and Company and it does not constitute withdrawal of your E-Sign Consent; to withdraw your consent to receive electronic communications and disclosures, you must follow the procedures set forth in the E-Sign Consent. To withdraw your consent to receive electronic communications and disclosures, you must follow the procedures set forth in the E-Sign Consent. You may revoke consent to all automated calls and texts regarding both your Deposit Account and your Savings Account by calling us at 1 (866) 593-4646, emailing us at support@dingoblu.com, or replying STOP to any text we send. We will honor a revocation as soon as practicable and no later than ten (10) business days after we receive it. Marketing calls and texts are covered by the separate opt-in described below. Message frequency varies for transactional text alerts. Message and data rates may apply. See our Terms of Use at dingoblu.com/terms for more information.

Your consent to receive communications under this Agreement with respect to your Deposit Account, including any associated features, rewards and benefits, and your consent to receive communications with respect to your Savings Account are linked. If you revoke your consent to receive communications with respect to your Deposit Account, such revocation will also be treated as a revocation of your consent to receive communications with respect to your Savings Account, and vice versa.

Amendment and Cancellation. By providing an electronic signature, or continuing to hold an account with us, you agree to the most recent version of this Agreement, which is available to you at dingoblu.com/depositagreement.

This Agreement, including its fees, charges, and balance requirements, may change from time to time in our sole discretion. If a change would adversely affect you (such as an increase in fees or charges, a decrease in the interest rate, or a new minimum balance requirement) we will provide you with written notice at least thirty (30) calendar days before the change takes effect, except where a shorter period is permitted by applicable law. We will post the amended Agreement at dingoblu.com/depositagreement and the amendment shall be effective as described in the notice provided to you. The current Agreement is always available to you at dingoblu.com/depositagreement.

We may amend or change the terms and conditions of this Agreement at any time as described above.

You may cancel this Agreement at any time by calling 1 (866) 593-4646 or mail us at the address in the "How to Contact Us" section to close your Deposit Account. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Indemnification and Limitation of Liability. To the extent permitted by applicable law, you agree to indemnify and hold us harmless from any losses, damages, suits and expenses, including reasonable attorneys' fees, which we may incur as a result of taking any action or not taking any action that we are entitled to take pursuant to this Agreement or relying upon instructions or information from you. This indemnity does not apply to any loss, damage, or expense arising from our negligence, bad faith, willful misconduct, or violation of law (including the acts and omissions of Company and its agents and sales representatives), or to any unauthorized electronic fund transfer for which you are not liable under this Agreement or applicable law.

Except as otherwise required by applicable law, we are not liable for any claims, costs, losses, or damages resulting directly or indirectly from our failure to act, or from any delay beyond the time limits prescribed by law or permitted by this Agreement, if such failure or delay is caused by your negligence; the acts or omissions of third parties; the interruption or malfunction of equipment or communication facilities (including, but not limited to, the Platform); the suspension of payments by another financial institution; fire, natural disasters, or other elements of nature; government action; acts of war, terrorism, or civil strife; emergency conditions; or any other circumstances beyond the reasonable control of the Bank, provided that the Bank exercises the diligence the circumstances require. Except as otherwise required by applicable law, the Bank will be excused from such failure to act or delay for as long as those circumstances continue, and provided that the Bank continues to use commercially reasonable efforts to resume performance. Except as otherwise required by

applicable law, our liability to you for any claim is limited to the face value of the item or transaction, or the actual value of any funds not properly credited or debited, and we will not be liable for any special, incidental, exemplary, punitive, or consequential losses or damages of any kind.

Nothing in this Agreement limits or waives (i) your rights, or our liability, under the Electronic Fund Transfer Act and Regulation E, including our liability for failing to make or stop transfers and your protections for unauthorized transfers and errors described in this Agreement; (ii) our duty to act in good faith and exercise ordinary care; or (iii) any other right that cannot be waived or limited by law.

Schedules and Exhibits. All schedules and exhibits attached to or referenced in this Agreement are incorporated herein by reference and made a part of this Agreement.

B. Account Eligibility and Opening Eligibility

You must be at least eighteen (18) years old to open and use the Deposit Account (or older, if your state of residence sets a higher majority age). By agreeing to this Agreement, you represent and warrant that: (i) you are at least 18 years old (or older, if your state of residence sets a higher majority age); (ii) you are a U.S. citizen or legal alien, or otherwise a U.S. tax resident eligible to hold an Individual Taxpayer Identification Number ("ITIN"), in each case residing in one of the fifty states or the District of Columbia; (iii) you have provided a verifiable U.S. street address (not a P.O. Box); (iv) your enrollment in and use of the Deposit Account complies with all applicable laws; (v) the personal information you provide is true, correct, and complete; and (vi) you have received and agree to be bound by this Agreement. You must also provide a Social Security Number or ITIN for verification purposes. You acknowledge that the Deposit Account cannot be opened if you are currently subject to backup withholding. Your enrollment in the Deposit Account is conditioned on your agreement to the E-Sign Consent described below.

We may use information from third parties to help us determine if we should open your Deposit Account or continue supporting your use of your Deposit Account.

Opening an Account.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other non-public personal information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents.

We may use information from third parties to help us determine if we should open your Account or continue supporting your use of your Account.

Backup Withholding. You may not open this Account if you are currently subject to IRS backup withholding.

Electronic Delivery of This Agreement.

This Deposit Account is a fully electronic account. This means you must agree to accept electronic delivery of all account communications (such as end-of-year tax forms and change in terms notices) and electronic bank statements, rather than paper statements. Before opening your Deposit Account, you consented to receive this Agreement and other account communications electronically by agreeing to our E-Sign Consent Agreement (the "**E-Sign Consent**"). The E-Sign Consent governs your right to withdraw consent, request paper copies, and update your contact information, and is incorporated into this Agreement by reference. If you have not agreed to the E-Sign Consent, you should not open or use the Deposit Account. If you determine after your Account has been opened that you do not wish to receive electronic document delivery, then we may close your Deposit Account (and Savings Account), subject to the section entitled "Closing the Account."

Your Deposit Account and Card.

The Deposit Account is an online demand deposit account used to make payments and transfers, including through a Company Visa Debit Card ("**Card**") automatically issued with the Account. You will receive a virtual Card. The virtual Card has more limitations than the physical Card; see Section I.D "Using the DingoBlu Card".

Physical Card issuance depends on your account tier:

- AdvantageBlu: A physical Card is not automatically issued. You must affirmatively opt in to receive a physical Card.
- PremierBlu and SignatureBlu: A physical Card will automatically be issued at account opening, unless you choose to opt out.

The Deposit Account is checkless, which means we will not issue a personal checkbook, and any personal check drawn against the Account will be rejected.

Omnibus Account and FDIC Insurance.

When you open a Deposit Account, we open a sub-deposit account or omnibus custody account (the "**Omnibus Account**") at the Bank for your benefit. The Bank is the custodian of your Omnibus Account and the funds held in it. The Omnibus Account structure is used to accommodate our business needs and will not affect the way you use your Deposit Account. By opening your Deposit Account, you agree to appoint the Bank as your agent and custodian for the Omnibus Account held for your benefit. Your Deposit Account and the Omnibus Account are considered a single account for purposes of your deposits, payments, balances, and FDIC deposit insurance coverage, and will appear as such on your statements and when you view your account through the Platform.

The funds in your Deposit Account are insured up to $250,000 by the FDIC, subject to applicable limitations and restrictions on such insurance. To learn more about FDIC insurance please carefully review the information provided by the FDIC at: https://www.fdic.gov/deposit/deposits.

Account Titling and Ownership.

The Deposit Account may only be owned and titled in the name of one person who may deposit, transfer, or withdraw funds. The Deposit Account cannot be owned or titled jointly, by any organization, as Payable on Death ("**POD**") or "In Trust For" ("**ITF**"). This Account is intended for personal, family, or household use. We may close the DingoBlu Deposit account if we determine it is being used for business purposes.

Death or Incapacitation.

You, or someone you have appointed, agree to notify us promptly if you die or become legally incapacitated. We will continue to accept deposits and process instructions until we (a) are notified of your death or an adjudication of incompetency, and (b) have had a reasonable opportunity to act. Even with knowledge of your death, we may process transactions on or before the date of death for up to ten (10) days afterward, unless a stop-payment order is received from someone claiming an interest in the account. We may require additional documentation to confirm any claim made on the account.

Power of Attorney.

You may appoint another individual as attorney-in-fact on your deposit account through a written power of attorney designation document. As the account owner, you are the person who executes the power of attorney and are known as the "**Principal**." The person granted attorney-in-fact authority is known as the "**Agent**." We generally will accept a power of attorney that complies with applicable state law, but we may refuse to accept a power of attorney for reasonable cause. We may require the Agent to execute an affidavit in a form acceptable to us detailing the validity of the presented power of attorney. The Principal is responsible for providing us with notice if the Agent exceeds the authority granted by the Principal in the power of attorney or if the power of attorney is revoked. The Agent is required to notify us in writing if the Principal dies or is declared incompetent. The power of attorney will continue in force until (a) we receive written revocation from the Principal; (b) we receive written notification of the Principal's death; or (c) we receive written notification of the death or incapacity of the Agent. We may continue to honor transactions made by the Agent until we have received such written notice and have had a reasonable opportunity to act on it.

Our Relationship With You.

This Agreement and the deposit relationship do not create a fiduciary relationship.

Privacy Policy.

Our privacy notice is available to you at dingoblu.com/disclosures-agreements/MVBprivacypolicy (the "**Privacy Notice**"). Company's privacy policy is available at dingoblu.com/privacy (the "**Company Privacy Policy**"). Both the Privacy Notice and Company Privacy Policy are considered part of this Agreement and are hereby incorporated by reference.

Social Security Number Disclosure and Verification.

If you provided a Social Security Number, you consent that the Social Security Administration may disclose Social Security Number verification to us, performed through a designated third party of the Bank's choice. If you provided an ITIN, you consent that the IRS may disclose ITIN verification to us, performed through a designated third party of the Bank's choice

C. General Rules Governing Deposit Accounts

The Deposit Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the Deposit Account is subject to all applicable laws, rules, regulations, 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, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement is governed by the laws of the State of West Virginia except to the extent governed by federal law.

Your Deposit Account is not a prepaid account, credit card or gift card.

If a provision is found invalid or unenforceable, the remainder of the Agreement remains in effect. We may amend this Agreement as described in "Amendment and Cancellation" above. Continued use of the Account after notice constitutes agreement to the amendment. Your account or obligations under this Agreement may not be assigned by you without our written consent; we may transfer our rights under this Agreement at any time. No delay or failure by us in exercising any right under this Agreement waives that right.

The Deposit Account is nontransferable, may not be resold, and may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. We may refuse to process any transaction that we believe may violate the terms of this Agreement or applicable law. You may not use your Deposit Account for any illegal online gambling, escort services, or any illegal transaction.

This Agreement, together with our Privacy Notice, and any other document expressly incorporated by reference, constitutes the entire agreement between you and us regarding the Savings Account, and supersedes any prior oral or written understanding on that subject. Section headings in this Agreement are for convenience of reference only and do not affect its interpretation. This Agreement is binding upon and inures to the benefit of you and us and our respective successors and permitted assigns. Nothing in this Agreement confers any right or remedy on DingoBlu or any other third party, and DingoBlu's role is limited to servicing the Account on our behalf; it is not a party to this Agreement. By opening and maintaining this Account, you represent that you are not subject to sanctions administered by the U.S. Department of the Treasury's Office of Foreign Assets Control, and you agree to comply with all applicable laws in your use of the Account.

You are responsible for notifying us of any change in your physical address, mailing address, email address, telephone number, or your name no later than two (2) weeks after said change. Any notice of change of address or name required by this Agreement may be provided to us by calling our Customer Services number or by writing to our Customer Services address (see the section entitled "How to Contact Us"). We may require verification from you of any change. Typically, this will be in the form of independent documents confirming your name and new address. We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree and understand that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

Deposits to the Account.

You may make deposits to your Deposit Account using any of these methods:

Transaction Type	AdvantageBlu Transaction Limits	PremierBlu Transaction Limits	SignatureBlu Transaction Limits
Online Transfers from your Savings Account through the Platform	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit
Direct deposits and other ACH Transfers to the Deposit Account initiated	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit

from an outside financial institution[1]			
Deposits using your external debit card (no gift cards or credit cards) from an outside financial institution. [2]	No limit to the number of times per day, minimum of $.02 per transaction, with total deposits of up to $25,000 per month[3]	No limit to the number of times per day, minimum of $.02 per transaction, with total deposits of up to $25,000 per month[3]	No limit to the number of times per day, minimum of $.02 per transaction, with total deposits of up to $25,000 per month[3]
Cash deposits[3] Available within two (2) hours after depositing	Five (5) deposits maximum per day; $500 maximum per deposit; $500 per day; $10,000 maximum per month	Five (5) deposits maximum per day; $500 maximum per deposit; $500 per day; $10,000 maximum per month	Five (5) deposits maximum per day; $500 maximum per deposit; $500 per day; $10,000 maximum per month
ACH Transfers to the Deposit Account from a Linked External Account initiated from the Platform[4]	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit

[1] The recipient's name on any deposit must match the Deposit Account holder's name, or the deposit may be returned to the originator.

[2] External-debit-card deposits may post within minutes but can be delayed by network timing; these transactions are final and non-refundable.

[3] Third-party cash-deposit services may impose their own fees and limits; these combined limits apply across all deposit methods and all of your Company accounts.

[4] Third-party money transfer services used to deposit funds to your Deposit Account may impose their own fees and limits.

The above may be unavailable or delayed from time to time due to risk-based restrictions, scheduled maintenance, changes to our services, unforeseen circumstances, or outages. Unless due to fraud or security, we will give you reasonable notice if your access to feature changes or is no longer available to you.

No In-Person or Mailed Cash, Paper Checks or Foreign Currency.

Except for cash deposits made through a supported ATM (see “Deposits to the Account”), we do not accept deposits in cash made in person or by mail, by mailed personal check, cashier's check, money order, or in foreign currency; any such item sent to us will be returned to the address on file, except that a check or money order may, at our discretion, be applied toward a negative balance. We are not liable for any such deposit lost in the mail or in transit.

Funds Availability

Please refer to Section V labeled, “**GENERAL FUNDS AVAILABILITY**” for additional information.

Preauthorized Transfers

Your Deposit Account and routing numbers may be used for preauthorized ACH debits and credits; see Section II for details, limits, and your rights regarding these transfers. **If your account number changes, you must promptly notify any employer, payor, or merchant using it, to avoid interrupted direct deposits or debits.**

Online Transfers.

You may transfer funds between your Deposit Account and any other DingoBlu Account you hold, such as the optional DingoBlu Savings Account, using the Platform ("Online Transfers"). Online Transfers are subject to the limits and terms described in Section I, “Deposit Agreement and Disclosures” and Section II, "Electronic Funds Transfer Disclosure and Special Terms and Conditions," and, for the Savings Account specifically, the agreement governing that account. Funds in your Savings Account can be withdrawn only by transferring them to your Deposit Account; they cannot be withdrawn directly to a Linked External Account or any other account.

Linked External Accounts

(a) Linking. You may link an account you own at another U.S. financial institution (a "Linked External Account") at any time through the Platform, using a third-party account verification service provider selected by us or Company (the "Verification Provider"). A Linked External Account must be a checking or savings account that accepts ACH transfers and is owned solely by you, in your name and/or Joint accounts with you and another person. Accounts owned by another person or an entity, may not be linked. You must link at least one Linked External Account to open a Deposit Account.

(b) Limit. You may have up to three (3) active Linked External Accounts at any time. The same three Linked External Accounts are available for your Deposit Account and your Savings Account. A Linked External Account is "active" while it remains linked and connected to the Platform. To link another account when you already have three active Linked External Accounts, you must first remove one.

(c) Verification Provider. When you link an account, you authorize the Verification Provider to access your account information at the other financial institution and to share it with us and Company, as described in the Verification Provider's terms and privacy policy, which you may be asked to accept. We and Company do not control the Verification Provider and are not responsible for its services directly. A connection may expire or need to be refreshed, and we may require you to re-verify a Linked External Account.

(d) Authorization. By linking an account, you authorize us and Company to initiate ACH credits to, and ACH debits from, each Linked External Account as you request through the Platform and as described in this Agreement, including to return your balance when your Deposit Account is closed. This authorization remains in effect until you remove the Linked External Account or revoke it by contacting Customer Services or using the Platform and we have had a reasonable opportunity to act on it.

(e) Selecting an account when you close. When you close your Deposit Account through the Platform or by contacting Customer Services, we will ask you to select which of your active Linked External Accounts should receive your remaining balance. If you have no active Linked External Account on file, we will send a check to your mailing address on file, as described in "Closing the Account." If the ACH transfer fails, paragraph (f) applies.

(f) Closures and returned balances. We will send your remaining balance by ACH to the Linked External Account you select, as described in "Closing the Account". If we close your Deposit Account and you are not able to make a selection (for example, because your account is dormant), we will first send your balance to the most recently used External Linked Account. If a transfer to the account you select fails, is rejected, or is returned, we will try your other active Linked External Accounts and then send a check to your mailing address on file. Allow up to fourteen (14) days for processing. Your Savings Account closes automatically when your Deposit Account is closed, and any Savings Account balance is first transferred to your Deposit Account and sent with your Deposit Account balance as described in this paragraph.

(g) Removing accounts. You may remove a Linked External Account at any time through the Platform. Removal does not cancel a transfer that was already initiated. We may remove or disable a Linked External Account at any time for security, fraud, legal, or operational reasons, with or without notice to the extent permitted by law.

(h) Returned or failed transfers. If a transfer from a Linked External Account is returned or reversed (for example, for insufficient funds, a closed account, or because it was unauthorized), we may reverse the credit to your Deposit Account. You remain responsible for any resulting negative balance as described in "Negative Balances and Overdrafts" and "Set-Offs and Security Interest," and for any fees charged by the other financial institution.

(i) Limits and availability. Transfers to and from Linked External Accounts are subject to the limits and availability terms in this Agreement, including "ACH Debit Limits" and "General Funds Availability."

(j) Other terms. Transfers using a Linked External Account are electronic fund transfers governed by Section II. Deposits using an external debit card are not made through a Linked External Account, do not count toward the three-account limit, and are governed by the deposit limits table in "Deposits to the Account." You may fund your Savings Account from your Linked External Accounts through the Platform, as described in your Savings Account Agreement. Opening deposits are funded as described in "Funding Your Opening Deposit."

Collection of Deposited Items.

In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond ordinary care. All items are credited subject to final settlement. We may forward items to correspondent institutions, including Federal Reserve Banks, and are not liable for their default or neglect. If we permit withdrawal of funds before final settlement and settlement is not made, we may charge your Account or seek a refund from you. We may charge back any deposited item before final settlement for any reason, without liability for resulting damages, except to the extent caused by our lack of good faith or failure to use ordinary care.

International ACH Transactions.

A transaction originating from a financial agency outside U.S. territorial jurisdiction may be subject to additional review under Office of Foreign Assets Control ("OFAC") rules and will not be available to you until that review is complete.

Negative Balances and Overdrafts.

An "**Overdraft**" occurs when we pay a transaction even though your available balance is insufficient to cover it, resulting in a negative account balance. A "**Non-Sufficient Funds**" or "**NSF**" event occurs when we decline or return a transaction because your available balance is insufficient to cover it.

We do not pay Overdrafts under any circumstances, and we do not charge an Overdraft Fee or an NSF Fee. If your available balance can't cover a transaction, we simply decline it, at no cost to you. The order in which we process multiple transactions on the same day may affect which transactions are paid and which are declined; factors we may consider include the time a transaction occurred, its dollar amount, the order in which it was presented to us, and our assessment of risk.

If funds are deposited or transferred into your account by mistake, we may correct this by deducting the amount from your account without advance notice, which could leave your account with a negative balance despite the above. If your account balance becomes negative for any reason (for example, a reversed deposit, a disputed transaction, or a fee you owe us), you must promptly deposit funds to bring your balance positive.

If your account remains negative for sixty (60) calendar days or more, we may close it. A persistently negative balance may also be reported to consumer reporting agencies, which could affect your ability to open deposit accounts with us or other institutions in the future. See "Set-Offs and Security Interest" below for additional remedies available to us if your account remains negative.

Set-Offs and Security Interest. If your Deposit Account becomes and remains negative, we can use the funds in any of your accounts held by the Bank to repay the amount owed on the negative balance of your Deposit Account. This means, we have the right to set-off any liability, direct or contingent, past present or future that you owe against any account you have with us. Further, you grant us a lien on and security interest in the funds on deposit in each of your account(s) as security for all your liabilities and obligations to us now or in the future. We do not have to give you any prior notice to apply the funds. You expressly agree that our rights extend to any electronically deposited federal or state benefit payments (including Social Security benefits) if applicable law allows. If you don't want your benefits applied in this way, you may change your direct deposit instructions at any time with the person or organization paying the benefits. If any federal benefits or other payments are deposited to your account after you become ineligible to receive them, we may set-off against any of your accounts to recover the payments if we're obligated to return funds to the payor. We will notify you if we have exercised our right to set-off.

Legal Processes Affecting Account. If a garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other court order, or other legal process ("**Legal Process**") is brought against your Deposit Account, we have the right to place a hold on, remove from your account, and/or remit to the designated third party any amount in your account as required by that Legal Process. We may also refuse to permit, or may limit, withdrawals, transfers, closures, or refunds until the Legal Process is satisfied or dismissed, and we have first claim to any and all funds in your account regardless of its terms. Unless the law requires otherwise, we are not obligated to notify you that we've received a Legal Process. We will not contest a Legal Process on your behalf, and we are not liable to you for complying with one, even if doing so leaves insufficient funds to cover a transaction you've already authorized. Any garnishment or levy against your account is also subject to our right of set-off described above. We may restrict the use of your account for as long as it is involved in any legal proceeding, and you agree to reimburse any expenses, including legal fees, we incur because of a Legal Process against your account; we may charge those expenses directly to your account.

Account Holds, Suspensions, Restrictions, and Closures. Company and/or Bank may suspend, freeze, restrict, or close your Account for any reason with or without notice, to the extent permitted by law, such reasons include, but are not limited to:

a. If we, at any time, believe you are using the Deposit Account and/or associated DingoBlu Debit Card for fraudulent or illegal purposes, or you otherwise present an undue risk to Company and/or the Bank as determined in our sole discretion,

b. Your use conflicts with any federal, state, or local law, rule, or regulation, including federal foreign asset control and sanction regulations and anti-money-laundering regulations, or with our policies adopted to assure that we comply with those laws, rules, or regulations,

c. We receive a regulatory directive, court order or other Legal Process request to suspend or close your account, or

d. Your non-fraudulent actions nonetheless violate any part of this Agreement.

If our monitoring of the Deposit Account detects any such activity, the Account funds will be subject to a hold pending review of the activity by the Bank and/or Company. The Bank and/or Company may require you and other parties to the activity to produce documents and/or other materials evidencing the validity of the activity. Funds on deposit in any Account are subject to hold at the Bank's discretion until the source of such funds and/or the activity is properly verified. The Bank and/or Company also may temporarily or permanently reduce your limits on deposits to, or withdrawals or transfers from, your Account without prior notice to you, unless prior notice is required by applicable law, rule, or regulation.

Closing the Account. You may close your Deposit Account at any time, with or without cause, by contacting Customer Services through the Platform or by phone. If your Deposit Account is cancelled, closed, or terminated for any reason, you may be eligible to receive your unused balance via ACH Transfer or check sent to the mailing address we have on file. We will first attempt to return any unused balance to the Linked External Account you select when you close your Deposit Account. For security purposes, we may require identification and address-verification documentation before issuing a refund check. Allow up to fourteen (14) days for processing. We reserve the right to refuse to return by check any unused balance of less than $1.00, unless applicable law requires otherwise.

If your Deposit Account is closed within one hundred twenty (120) days after the date it was opened, we will charge the Account Closure Fee shown in the Deposit Account Fee Schedule. This fee applies only when you ask us to close your Deposit Account. It does not apply if your account tier changes under "Changing Your Account Tier," because a change in tier is not a closure. We will deduct the fee from the balance we return to you under "Closing the Account." If your balance is less than the fee, we will deduct the available balance, and no funds will be returned to you at closure.

Your optional Savings Account closes automatically when your Deposit Account is closed. If the Deposit Account program itself is cancelled, closed, or terminated, we will send you prior notice in accordance with applicable law, including instructions on how to receive any remaining Deposit Account balance.

Account Dormancy and Escheatment.
Your Deposit Account will be considered dormant if you have not initiated any deposit, withdrawal, transfer, or other transaction on the Deposit Account for twelve (12) consecutive months. We may classify your Deposit Account as dormant regardless of your account balance. Once your Deposit Account is dormant, we may, to the extent permitted by applicable law, restrict certain features or service and we will close your Deposit Account in accordance with this Agreement. If your Deposit Account has a balance when we close it, we will return the funds to you, unless prohibited by law, to a Linked External Account via ACH Transfer, as described in "Linked External Accounts," or by mailing you a check. We reserve the right to refuse to return any unused balance amount less than $1.00.

If your funds are returned to us and you do not collect such funds, we will follow the escheatment procedure as dictated by applicable state law. Before your funds are remitted to a state as unclaimed property ("**escheated**"), we will attempt to notify you using the contact information we have on file, as and to the extent required by applicable law.

The length of time before a dormant Deposit Account balance is escheated, and the state to which it is remitted, are determined by applicable law and generally depend on your last known address on file with us. If we escheat your funds in accordance with applicable law, we are relieved of any further responsibility for that balance, and you will need to seek its return directly from the state to which it was remitted.

Logging into the Platform, or contacting Customer Services, may be sufficient to demonstrate activity and prevent your funds from being escheated, depending on applicable state law. If you have a question on the status of your funds, please contact us at Customer Services.

Transfers and Assignments. We may assign or transfer any or all of our interest in your Deposit Account. You may not assign or transfer any interest in your Deposit Account unless we agree in writing.

Tax Reporting. Interest paid on the Account may be reported to the IRS; you may receive IRS form 1099.

Credit Reporting. We may report information about your Account, including delinquencies, to consumer credit bureaus.

Statements and Consumer Liability.

Electronic statements are available to view and print at portal.dingoblu.com. You will not automatically receive paper statements. You may request a paper copy of a statement through our Customer Services, and such paper statement will incur a one-time a fee shown in the Deposit Account Fee Schedule.

Deposit Account statements are considered to be correct. Carefully review your statements each statement period and notify us of any errors within sixty (60) days of your statement becoming available. You also have a right to obtain a sixty (60) day history of your Deposit Account transactions by calling us at 1 (866) 593-4646, or by writing to us at Company Customer Services

DingoBlu Financial, Inc
Attn: Customer Services
PO Box 480220
Charlotte, NC 28269

If your statement shows transfers that you did not make, including those that you did make tell us at once. If you do not tell us within 60 days after the statement was mailed to you, 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.

Special Rules for New Accounts

Deposit Accounts open less than thirty (30) days or Deposit Accounts with a physical DingoBlu Debit Card that has not been activated will be limited in functionality. You may not be eligible to use or may be limited in your ability to use certain features until the physical DingoBlu Debit Card has been activated and the Deposit Account has been open for at least thirty (30) days. In addition, certain transfer limits may be lower during this time as indicated in Section I.C, "General Rules Governing Deposit Accounts", and Section II, "Electronic Funds Transfer Disclosure and Special Terms and Conditions".

Compromise of your Deposit Account.

If you believe your Deposit Account has been compromised, please contact 1 (866) 593-4646 immediately. Please see Section II "Electronic Funds Transfer Disclosure and Special Terms and Conditions" and "Statements and Consumer Liability", where your liability for unauthorized transfers from the Deposit Account is explained.

D. Using the DingoBlu Debit Card

You acknowledge and agree that the funds accessible through use of the Card are limited to the available funds in your Deposit Account. You agree to sign the back of the physical Card immediately upon receipt. The expiration date of the Card is identified on your Card in the Platform. The Card is the property of the Bank and must be surrendered upon demand. The Card is nontransferable, and it may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable law, rules, or regulations.

Activate The Card

You must activate the physical Card before it can be used. You may activate it by calling 1 (866) 593-4646, the online at portal.dingoblu.com or through the Platform. You will need to provide personal information in order for us to verify your identity. Certain functionality outlined in this Agreement may be restricted prior to activating the physical Card, for details see Section I.C, "General Rules Governing Deposit Accounts", and Section II, "Electronic Funds Transfer Disclosure and Special Terms and Conditions."

Personal Identification Number

You will not receive a Personal Identification Number ("**PIN**") with the Card. However, you will be prompted to select a PIN when you activate the physical Card or virtual Card. See the activation instructions in the "Activate The Card" section. If you create a PIN, it will automatically apply to both your physical Card and virtual Card. You should not write or keep your PIN with your physical Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the section labeled "Your Liability for Unauthorized Transfers."

Authorized Card or Deposit Account Users

You are responsible for all authorized transactions initiated and fees incurred by use of the Card or Deposit Account. If you permit another person to have access to your Card, Card number(s), Deposit Account number(s) or PIN, you will be deemed to have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of your Deposit Account according to the terms and conditions of this Agreement.

Secondary Cardholder

You may not request an additional Card for another person.

Your Representations and Warranties

By activating the physical Card or by retaining, using or authorizing the use of the Card provided with the Deposit Account, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the fifty (50) states of the United States or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Deposit Account is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

Cash Access and Transaction Limitations

With your PIN, you may use the physical Card to obtain cash from your Deposit Account at any Automated Teller Machine ("**ATM**") or any Point-of-Sale ("**POS**") device, as permissible by a merchant, that bears the Allpoint acceptance marks. If the POS device does not require your PIN, you may use your virtual Card to obtain cash from your Deposit Account at any POS device, as permissible by a merchant, that bears the Allpoint acceptance marks.

You may withdraw cash surcharge-free at any ATM within the Allpoint ATM network. AdvantageBlu accounts are subject to our Cash Withdrawal Fee at Allpoint ATMs after the first withdrawal each month, as shown in the Fee Schedule. You may also use ATMs outside the Allpoint network; however, out-of-network ATM withdrawals may be subject to a surcharge fee imposed by the ATM operator, in addition to any fee we may charge as described in the Fee Schedule. You can locate Allpoint ATMs near you through the Platform or at https://www.allpointnetwork.com/locator.

ATM transactions are treated as cash withdrawal transactions. ATM cash withdrawals, cash withdrawal fees**,** funds withdrawn at a POS, third-party fees**,** and purchases each count toward the maximum transaction amount on the Card per day.

Below are the itemized cash access and spending limits for your Deposit Account at the time of account opening. You may later be eligible for higher transaction limits at our discretion, based on Deposit Account history. We may change these limits with notice to you. To determine the current limits that apply to you, you can access them under the dingoblu.com/limits of the Platform, contact Customer Services by calling 1 (866) 593-4646, or email at support@dingoblu.com.

Transaction Type	**AdvantageBlu Transaction Limits**	**PremierBlu Transaction Limits**	**SignatureBlu Transaction Limits**
Domestic ATM Withdrawal	3 times per day Up to $500 per day[1]	3 times per day Up to $500 per day[1]	3 times per day Up to $1,000 per day[1]
International ATM Withdrawal	3 times per day Up to $500 per day[1]	3 times per day Up to $500 per day[1]	3 times per day Up to $1,000 per day[1]

Card Transactions (Signature and PIN)	No limit to the number of times per day Up to $2,500 per day[1]	No limit to the number of times per day Up to $3,500 per day[1]	No limit to the number of times per day Up to $5,000 per day[1]

[1]Daily limits reset based on a rolling 24-hour basis and does not reset at midnight or any other fixed time. A transaction counts toward your limit along with other items during the immediately prior 24 hours. A declined transaction does not count toward your daily limit. ATM owner-operators, merchants, and participating banks may impose their own fees and lower limits on cash withdrawals. Fees imposed by ATM and POS device owner-operators, merchants, participating banks as well as cash withdrawal fees (see Section VI below) count toward your daily limit.

You may use the Card to purchase or lease goods or services as long as you do not exceed the available balance of your Deposit Account. Some merchants do not allow customers to conduct split transactions where the Card is used as partial payment for goods and services and the remainder of the balance is paid with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available in the Deposit Account to the Card. You must then arrange to pay the difference using another valid payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to using the Card, the Card is likely to be declined.

If you use the Card at an automated fuel dispenser ("pay at the pump"), the transaction may be preauthorized for an amount equal to $150.00 or more. If the Card is declined, even though you have sufficient funds available, you should pay for your purchase inside with the cashier. If you use the Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred to the extent permitted by applicable law and network rules. A preauthorization will place a "hold" on those available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

All transactions relating to car rentals may result in a hold for that amount of funds for up to thirty (30) days.

If you use the 16-digit Card number without presenting the Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make with the Card. The Card cannot be redeemed for cash. You may not use the Card for any illegal online gambling or any other illegal transaction.

Each time you use the Card, you authorize us to reduce the value available in the Deposit Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in the Deposit Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available in the Deposit Account, you shall remain fully liable to us for the amount of the transaction and any applicable fees. See these provisions in Section I.C for additional details if your Deposit Account balance becomes negative: "Negative Balances," and "Set-Offs and Security Interest."

You do not have the right to stop payment on any purchase or payment transaction originated by use of the Card. 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 for up to sixty (60) days.

Non-VISA Debit Transactions

New procedures are in effect that may impact you when you use the Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa transaction or a non-Visa debit transaction routed over the Interlink or STAR network.

Merchants are responsible for and must provide you with a clear way of choosing how to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the Interlink or STAR network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the Interlink or STAR network. Please refer to the section labeled "Your Liability for Unauthorized Transfers" for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at a POS, swipe the Card through the POS terminal, sign the receipt, or provide your 16-digit Card number for a mail order, telephone, or Internet purchase.

International Card Use

You may use the Card to obtain cash and make purchases outside the United States everywhere Visa is accepted, subject to the same balance, transaction, and tier-based limits described in this Agreement, including the international ATM withdrawal limits set out in "Cash Access and Transaction Limitations." International transactions are subject to currency conversion as described in "Transactions Made In Foreign Currencies" below, and may incur an International Transaction Fee, as set forth in the Fee Schedule.

For your security, we may decline, delay, or restrict a Card transaction attempted outside the United States, particularly if it appears unusual or inconsistent with your account history. We encourage you to notify us in advance of international travel by contacting Customer Services, though such notice does not guarantee that a transaction will be approved.

You may not use the Card in any country or territory, or with any merchant or party, that is subject to sanctions or trade restrictions administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") or other applicable law, and we may block, delay, or reverse any transaction that violates this restriction.

Transactions Made In Foreign Currencies

If you obtain funds or make a purchase in a currency other than the currency in which the Card was issued, the amount deducted from the available balance of your Deposit Account will be converted by Visa into an amount in the currency of the Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.

Receipts

You can get a receipt at the time you make a transfer to or from your Deposit Account using an ATM or point-of-sale terminal. You agree to retain, verify, and reconcile your transaction records and receipts.

Card Replacement

If you need to replace the Card for any reason except at Card expiration, you can do so by calling 1 (866) 593-4646 or through the Platform to request a replacement card. You will be required to provide personal information which may include your Deposit Account number, 16-digit Card number, full name, transaction history, copies of acceptable documentation, etc. We may charge a Replacement Card Fee, as set forth in the Fee Schedule, each time we issue you a replacement Card for a reason other than expiration.

Card Expiration

The Card will expire no sooner than the expiration date shown in the Platform. You will not be able to use the Card after the expiration date; however, a replacement Card will be automatically mailed to you prior to the expiration of the Card. If you need a Card replacement for any reason other than the Card's expiration, you may request one at any time by following the procedures in the section labeled "Card Replacement."

Virtual Card

You will receive a virtual Card with the same card number as your physical Card, accessible in the Company Platform. Use of the virtual Card signifies your acceptance of the virtual Card. If you create a PIN, it will automatically apply to both your physical Card and virtual Card. Unlike the physical Card, the virtual Card cannot be used at an ATM or to withdraw cash at a POS system where the POS device requires a PIN. You can use your virtual Card and PIN for other PIN-required transactions at a POS device, other than transactions to withdraw cash. You may manage your Cards in the Company Platform.

II. Electronic Funds Transfer Disclosure and Special Terms and Conditions

Electronic Funds Transfer Services, Generally

When you authorize any or all of the following: automated credits, direct deposits or automated debits and automated payments to or from your Deposit Account, you agree that the following terms and conditions apply:

The following terms are used to describe Electronic Funds Transfer ("**EFT**") services. "Automated credits" or "direct deposits" are deposits made to your Deposit Account by electronic means. "Automated debits" and "automated payments" indicate payments or transfers authorized by you to be made from your Deposit Account by electronic means. "Online Transfers" are the movement of funds between your Deposit Account and optional Savings Account by use of the Platform.

Other relevant terms and conditions described elsewhere in the Agreement also apply as long as they are consistent with Regulation E or this Section II.

Types of Electronic Funds Transfers Available

Your Deposit Account number and bank routing number can be used for preauthorized direct debits ("**ACH Debit(s)**") from merchants, Internet service or other utility service providers ("**Merchants**") and for the purpose of initiating direct deposits ("**ACH Credits**") to your Deposit Account.

Company may in its discretion permit certain government transfers so long as one recipient on the transfer matches the name on the Deposit Account (e.g., tax returns for jointly filed returns).

Transfer Services

a. Direct Deposits. You may arrange with another party, such as your employer or a government agency, to electronically deposit funds on a one-time or recurring basis directly to your Deposit Account. If a direct deposit is received in another name, we may return such deposits.

b. Pre-authorized Debits. You may authorize another party, such as a merchant, to make a one-time or recurring payment(s) using the Deposit Account and bank routing numbers, directly from your Deposit Account subject to the established limitations on withdrawals and transfers.

c. Debit Card and ATMs. You may use the Card to make purchases at merchants that accept the Card or use the physical Card to obtain cash at ATMs and, subject to availability, cash back at POS terminals.

d. ACH Transfers. You may authorize Automated credits, direct deposits or Automated debits and automated payments to or from your Deposit Account.

e. Online Transfers. You may authorize transfers between your Deposit Account and other DingoBlu Accounts you may have, such as the optional Savings Account by use of the Platform.

f. Electronic Check Conversation. Is not available on your Deposit Account.

Limits on ACH Transactions

Cut-off Time - The cut-off time for scheduling ACH transfers is 4:00pm Eastern Time (ET). Any transfer scheduled after the cut-off time will be treated as if it were scheduled on the next business day.

ACH Debit Limits - The limitations to the amount of funds that can be transferred from your Deposit Account per day are as follows:

Transaction Type	**AdvantageBlu Transaction Limit**	**PremierBlu Transaction Limit**	**SignatureBlu Transaction Limit**
ACH Debits	No limits to the number of times per day.	No limits to the number of times per day.	No limits to the number of times per day.

	Limited to the available Deposit Account balance	Limited to the available Deposit Account balance	Limited to the available Deposit Account balance
Transfers into the Deposit Account from a Linked External Account, initiated on the Platform	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit	No limit to the number of times per day, No maximum dollar limit
Transfers from the Deposit Account to a Linked External Account, initiated on the Platform[1]	Maximum of Three times per day $10 Minimum, $2,500 maximum, $2,500 maximum per day and $10,000 maximum per rolling 30 days	Maximum of Three times per day $10 Minimum, $2,500 maximum, $2,500 maximum per day and $10,000 maximum per rolling 30 days	Maximum of Three times per day $10 Minimum, $2,500 maximum, $2,500 maximum per day and $10,000 maximum per rolling 30 days

[1] Acceptance of ACH Credits may vary by financial institution. Please contact the bank you wish to send funds to prior to initiating an ACH Credit to determine if restrictions apply.

[2] This transaction type is not available for Deposit Accounts with a DingoBlu Debit Card that has not been activated.

We may change these limits with notice to you if applicable law requires. To determine the current limits that apply to you, you can access them under the dingoblu.com/ACHagreement of the Platform, contact Customer Services by calling 1 (866) 593-4646, or emailing support@dingoblu.com**.**

Limitations on Transfers, Amounts and Frequency of Transactions

a. You may make cash withdrawals and POS purchases, not to exceed the established limits for your Deposit Account. See the section labeled "Cash Access and Transaction Limitations" for details about the limits.

b. If your Deposit Account is closed, blocked, or suspended for any reason, you will not be able to transact using your Card (including at an ATM).

c. ATM Fees. When you use an ATM that is not owned by Allpoint, you may be charged a fee by the ATM operator and by any network used to complete the transaction, whether you make a withdrawal or only a balance inquiry. These fees are in addition to any fee we charge under the Fee Schedule.

Right to Receive Documentation of Electronic Funds Transfers

a. Statements. You will have access to a monthly electronic statement that can be viewed on the Platform. We will make a statement available for each monthly cycle in which an electronic fund transfer occurs, and at least quarterly if no transfer occurs.
b. Direct Deposits or Automated Credits. If you have arranged to have direct deposits made to your Deposit Account at least once every sixty (60) days from the same person or Company, call 1 (866) 593-4646 to find out if the deposit has been made.

c. Terminal Receipts. You can get a receipt at the time you make any transfer to or from your Deposit Account using an ATM or point-of-sale terminal.

Right to Stop Payment of Preauthorized Transfers and Procedures for Doing So

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 1 (866) 593-4646 or write us at Company Customer Services
DingoBlu Financial, Inc
Attn: Customer Services
PO Box 480220
Charlotte, NC 28269

in time for us to receive your request 3 business days or more before the payment is scheduled to be made. Such a stop payment request will cancel a single, i.e. one (1) recurring payment. If you want to permanently stop all recurring payments to a specific merchant, you may be required to put your request in writing within fourteen (14) days after you call. If we ask you to put your request in writing, you will need to tell us, the name of the payee, the dollar amount of the payment and the date of the payment. If written stop payment notification is required but is not received within fourteen (14) days, only the first payment you notified us of will be stopped, and future payments will not be stopped. We will charge you the Stop Payment fee shown in the Fee Schedule for each stop-payment order you give.

Notice of Varying Amounts

If these regular payments you make may vary in amount, the person you are going to pay will tell you the transfer date and the amount of the transfer ten (10) days before each payment is scheduled to take place. (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 you set).

Liability for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop a preauthorized payment three (3) 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, subject to any limits of liability.

Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card, PIN or Deposit Account number has been lost or stolen. Telephoning is the best way to minimize your possible losses. If your Card, PIN or Deposit Account number has been lost or stolen, or that someone has transferred or may transfer money from your Deposit Account without your permission, call 1 (866) 593-4646. Under Visa Operating Regulations, your liability for unauthorized Visa debit transactions on your Deposit Account is $0.00 if you are not negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa or to ATM transactions outside the U.S. You must notify us immediately of any unauthorized use. In the event that the Visa Zero Liability Rules do not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you may be liable for no more than $50.00 if someone used your Deposit Account without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card, Deposit Account number or PIN and we can prove that we could have stopped someone from using your Deposit Account without your permission if you had promptly notified us, you may be liable for as much as $500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the section labeled "Information About Your Right to Dispute Errors". If you do not notify us within sixty (60) days after the statement was made available to you, you may not get back any of the value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking value if you had notified us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If your Card, PIN or Deposit Account number has been lost or stolen, we will close your Card and/or Company Account to keep losses down and send you a replacement Card and/or Deposit Account number.

If your Deposit Account changes you must immediately notify your employer or any other payors or merchants. You must provide them with your new Company Account number to ensure that your direct deposit and/or ACH Debit activity continues uninterrupted.

Our Liability for Failure To Complete Transactions

If we do not properly complete a transaction from your Deposit Account or Card on time or in the correct amount according to our Agreement with you; we will be liable for your direct losses or damages, subject to limits of liability. However, there are some exceptions. We will not be liable, for instance:

a. If through no fault of ours, you do not have enough funds available in your Deposit Account to complete the transaction;

b. If a merchant refuses to accept your Card or Deposit Account number;

c. If an ATM where you are making a cash withdrawal does not have enough cash;

d. 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;

e. If access to your Card or Deposit Account has been blocked after you reported your Card or Deposit Account number lost or stolen;

f. If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;

g. If we have reason to believe the requested transaction is unauthorized;

h. If circumstances beyond our control (such as fire, flood, power failure, strike, labor dispute, critical service provider failure, computer breakdown, telephone line disruption, government or regulatory action, or a natural disaster) prevent the completion of the transaction, despite reasonable precautions that we have taken;

i. In the case of pre-authorized credits, the data from the third party is not received, or is incomplete or erroneous; or

j. Any other exception stated in our Agreement with you.

Confidentiality

We may disclose information to third parties about your Deposit Account, Card, or the transactions you make:

a. Where it is necessary for completing transactions;

b. In order to verify the existence and condition of your Deposit Account or Card for a third party, such as a merchant;

c. In order to comply with government agency, court order, or other legal or administrative reporting requirements;

d. If you consent by giving us your written permission;

e. To our employees, auditors, affiliates, service providers, or attorneys as needed;

f. As noted in the Company Privacy Policy and Bank Consumer Privacy Notice(s); or

g. As otherwise as necessary to fulfill our obligations under this agreement.

Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1 (866) 593-4646, contact us through the Platform, email at support@dingoblu.com or write to Company Customer Services,
DingoBlu Financial, Inc
Attn: Customer Services
PO Box 480220
Charlotte, NC 28269
as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed in the statement or receipt. We must hear from you no later than sixty (60) days after the date we sent the FIRST statement on which the error appeared. You may request a written history of your transactions at any time by calling 1 (866) 593-4646 or contacting us through the Platform. You will need to tell us:

a. Tell us your name, Deposit Account number and/or 16-digit Card number.

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

c. Tell us the dollar amount of the suspected error.

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Deposit Account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not provisionally credit your Deposit Account.

For errors involving new Deposit Accounts; transactions with a merchant's POS terminal, (whether in-person, online, by telephone, mail, or otherwise); or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Deposit Accounts, we may take up to twenty (20) business days to credit your Deposit Account for the amount you think is in error. For purposes of this section, an error involves a new Deposit Account if the transfer occurred within 30 days after the first deposit to your Deposit Account. For errors involving unauthorized preauthorized debits, we will ask you to complete and sign an "Affidavit of Unauthorized ACH" and return it to us to assist in our investigation but we will not delay our investigation, or any provisional credit required under this section, because we have not received it.

We will tell you the results within three (3) business days after completing the investigation. If we determine that there was no error, we will send you a written explanation. Copies of the documentation used in the investigation may be obtained by contacting us at the phone number or address shown at the beginning of this section.

Customer Services

For customer service assistance or additional information regarding your Deposit Account, please contact:

DingoBlu Financial, Inc
Attn: Customer Services
PO Box 480220
Charlotte, NC 28269

Call: 1 (866) 593-4646

Email: support@dingoblu.com

Customer Services is available Monday through Friday 8:00 AM to 10:00 PM ET and Saturday 9:00 AM to 3:00 PM ET.

No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase using your Deposit Account.

III. Arbitration; Class Action

Please read the following section carefully because it requires you to arbitrate certain disputes and claims and limits the manner in which you can seek relief, unless you opt out of arbitration by following the instructions set forth below. No class or representative actions or arbitrations are allowed under this arbitration provision. In addition, arbitration precludes you from suing in court or having a jury trial.

In this arbitration provision only, references to "we" or "us" mean (1) the Bank and the Company; (2) their parents, subsidiaries, affiliates, assignees and successors; (3) the employees, directors, officers, shareholders, members and representatives of these companies; and (4) any person or company that you name in a Dispute at the same time you pursue a related Dispute against us.

No Representative Actions. Any claim, controversy, or dispute arising out of or related to this Agreement, the Deposit Account, the creation, use, existence, or other issues related to the Deposit Account, or any other products or services provided by or on behalf of us (a "**Dispute**") is personal, and any Dispute will be resolved solely through individual action, and will not be brought as a class action, class arbitration, or any other type of representative proceeding.

Arbitration of Dispute. Except for small claims actions in which you or we have asserted an individual action in small claims court located in the applicable county of residence, or any Dispute in which you or we seek injunctive or other equitable relief for alleged breaches of confidentiality obligations or for alleged infringement or misappropriation of intellectual property, you and we waive any and all right to a jury trial or to have any Dispute resolved in court. Instead, for any Dispute that you have against us, you agree to first

contact us and attempt to resolve the claim informally by sending a written notice of your claim ("**Notice**") to us using the following contact information:

Attn: Legal Department

MVB Bank, Inc.
301 Virginia Ave
Fairmont, West Virginia 26554

The Notice must (a) include your name, residence address, email address, and telephone number; (b) describe the nature and basis of the Dispute; and (c) set forth the specific relief sought. Any notice from us to you will be similar in form to that described above. If you and the Bank or [Company] cannot reach an agreement to resolve the Dispute within thirty (30) days after such Notice is received, then either party may submit the Dispute to binding arbitration as provided herein or, under the limited circumstances set forth above, in court. Arbitration of Disputes will be administered by the American Arbitration Association ("**AAA**") in accordance with its Consumer Arbitration Rules ("**AAA Rules**") before one arbitrator. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Arbitration proceedings will be held in your county of residence. The most recent version of the AAA Rules is available on the AAA website (https://adr.org/) and is hereby incorporated by reference. You either acknowledge and agree that you have read and understand the AAA Rules or waive your opportunity to read the AAA Rules and waive any claim that the AAA Rules are unfair or should not apply for any reason.

This Agreement affects interstate commerce, and the enforceability of this Section III will be substantively and procedurally governed by the Federal Arbitration Act, 9 U.S.C. § 1, *et seq*. (the "**FAA**"), to the maximum extent permitted by applicable law. If the FAA, this Agreement, and the AAA Rules are found to not apply to any issue that arises under this Agreement or the enforcement thereof, then that issue shall be resolved under the laws of the State of West Virginia.

As limited by the FAA, this Agreement, and the AAA Rules, the arbitrator will have exclusive authority to make all procedural and substantive decisions regarding any Dispute, including the power to determine the question of arbitrability, and to grant any remedy and award any relief that would be available in court for the claims presented in arbitration.

The arbitration may allow for the discovery or exchange of non-privileged information relevant to the Dispute. The arbitrator, us, and you will maintain the confidentiality of any arbitration proceedings, judgments, and awards, including information gathered, prepared, and presented for purposes of the arbitration or related to the Dispute therein. The arbitrator will have the authority to make appropriate rulings to safeguard confidentiality, unless the law provides to the contrary. The duty of confidentiality does not apply to the extent that disclosure is necessary to prepare for or conduct the arbitration hearing on the merits, in connection with a court application for a preliminary remedy, or in connection with a judicial challenge to an arbitration award or its enforcement, or to the extent that disclosure is otherwise required by law or judicial decision.

You and we agree that for any arbitration you initiate, unless applicable law provides otherwise, as determined by the arbitrator, you and we shall equally share filing fees and other similar and usual administrative costs, as are common to both court and administrative proceedings. Your responsibility to pay any AAA filing, administrative, and arbitrator fees will be solely as set forth in the AAA Rules. However, if your claim for damages does not exceed $75,000, we will pay all such fees, unless the arbitrator finds that either the substance of your claim or the relief sought in your Demand for Arbitration was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)). Any Dispute must be filed within one year after the relevant claim arose; otherwise, the Dispute is permanently barred, which means that you and we will not have the right to assert the claim.

How to Opt Out of Arbitration. You may opt out of this arbitration section. If you do that, a court will resolve any dispute or claim. To reject this section, send us a notice within forty-five (45) days after you open your Deposit Account or we first provided you with your right to reject this section. The notice must include your name, address, account number, and personal signature, and must be either emailed to Arbitration-opt-out@mvbbanking.com or mailed to the following address:

Attn: Legal Department

MVB Bank, Inc.
301 Virginia Ave.

Fairmont, West Virginia 26554

These are the only ways you can reject this section. Rejecting this arbitration section will not affect any other provision of this Agreement. It will also not affect any prior arbitration agreement or dispute resolution provision between you and us, which will remain in full force and effect. If you don't reject this arbitration section, it will be effective as of the date of the Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

Severability. If any provision of this arbitration section is found to be unenforceable or unlawful for any reason: (a) the unenforceable or unlawful provision shall be severed from this Agreement; (b) severance of the unenforceable or unlawful provision shall have no impact whatsoever on the remainder of this arbitration section or the parties' ability to compel arbitration of any remaining Disputes on an individual basis; and (c) to the extent any Dispute must therefore proceed on a class, collective, consolidated, or representative basis, that Dispute must be litigated in a civil court of competent jurisdiction and not in arbitration, and the parties agree that litigation of that Dispute shall be stayed pending the outcome of any individual Disputes in arbitration. Further, if any part of this arbitration section is found to prohibit an individual claim seeking public injunctive relief, that provision will have no effect to the extent such relief is allowed to be sought outside of arbitration, and the remainder of this arbitration section will remain enforceable.

Survival. This arbitration section shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of either party; (iii) any transfer, sale, or assignment of your Deposit Account, or any amounts owed on your Deposit Account, to any other person or entity; and (iv) the closing of your Deposit Account.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD OR DEPOSIT ACCOUNT. CALL 1 (866) 593-4646 TO CLOSE THE DEPOSIT ACCOUNT AND REQUEST A REFUND, IF APPLICABLE.

IV. Truth in Savings Disclosures

The disclosures in this section are in addition to the Interest Rate and Annual Percentage Yield (APY) Schedule and the Deposit Account Fee Schedule. Rates may vary based on the tier of your Deposit Account. Fees may reduce earnings as described in the Fee Schedule.

Interest will be compounded on a daily basis and credited to your Deposit Account on the first Business day of the next statement cycle. We use the daily compounding method to calculate interest on your Deposit Account. This method applies a periodic rate to the full balance in your Deposit Account each day. We use 365 days to calculate the periodic rate, except in a leap year, when we use 366 days. At our discretion, in compliance with applicable laws, we may change the interest rate and annual percentage yield on your Deposit Account at any time. The interest rate and APY on your Deposit Account are variable: they may change at any time at our discretion, and there is no limit on the amount or frequency of change. See “Amendment and Cancellation” for the notice we give of a decrease in your interest rate.

Interest is paid on collected balances. All interest is calculated to nine (9) decimal places and paid to the second decimal place. Any remaining fractions of a cent are not paid out but are carried over to the next statement cycle. Interest begins to accrue on the business day we receive credit for ACH deposits into your Deposit Account and for other deposits, on the business day we receive credit for them. Interest will be paid only when the accrued amount (including any carryover from prior statement cycles) equals at least one cent ($0.01). If accrued interest is less than $0.01 at the end of a statement cycle, it will be carried over to the next statement cycle, and no payment will be made for that cycle.

If your Deposit Account is closed before the end of a statement cycle, you will forfeit any interest that has been calculated but not yet credited to your Deposit Account. Interest accrual stops on the date your Deposit Account is closed or canceled.

- Opening Balance Requirements:
    - In order to open the AdvantageBlu Deposit Account, you must make an initial deposit of $25.
    - In order to open the PremierBlu Deposit Account, you must make an initial deposit of $500.
    - In order to open the SignatureBlu Deposit Account, you must make an initial deposit of $1,000.

      You may deposit any amount you wish when opening the Deposit Account, however, the Deposit Account will remain in a new account status until thirty (30) days after the Deposit Account has received a posted deposit.

- Funding Your Opening Deposit. You must link a Linked External Account through the Platform when you apply, and you make your opening deposit by ACH transfer from that account. No other method of funding your opening deposit is available. If you open a Savings Account at the same time as your Deposit Account, we will process two separate opening deposits from your Linked External Account, one for your Deposit Account and one for your Savings Account, each in at least the amount required for the tier you select. If either opening deposit fails or is returned, we may decline to open, or may close, the affected account(s), and a Savings Account cannot be opened without a Deposit Account.

- Annual Service Fee: An annual service fee applies to PremierBlu and SignatureBlu Accounts, as set forth in the Fee Schedule. If applicable, this fee is charged at the time you open your account and is automatically debited from your Deposit Account, reducing your available balance, including the funds from your initial deposit. You should account for this fee when making your opening deposit. The annual fee will thereafter be assessed and debited from your Deposit Account automatically on each anniversary of your account opening date. See "Changing Your Account Tier" for how a change in tier affects the annual service fee. The Annual Service Fee cannot be waived.

- Monthly Service Fee: A Monthly Service Fee applies to AdvantageBlu Account, as set forth in the Fee Schedule. If applicable, this fee is charged the last day of the month and is automatically debited from your Deposit Account, reducing your available balance. To waive the AdvantageBlu Monthly Service Fee, you must have either $500 in direct deposits during the current statement cycle or maintain a $1,500 average daily balance. PremierBlu and SignatureBlu accounts have no Monthly Service Fee. Average daily balance is calculated over each statement cycle by adding the end-of-day balance for each day and dividing by the number of days. The first Monthly Service Fee is charged in the month following the opening of your Deposit Account and is not waived.

- Transaction Limitations: Minimum and maximum withdrawal limitations apply. See the section labeled "Cash Access and Transaction Limitations" for full information regarding these limits. Limits on deposits to your Deposit Account are described in "Deposits to the Account" and "Limits on ACH Transactions."

- Balance Requirements. There are no ongoing minimum requirements to keep your Deposit Account open or to earn interest. The AdvantageBlu Monthly Service Fee is waived as described in the Fee Schedule section below. The maximum balance is $9,999,999 and amounts above this do not accrue or receive credited interest and may be returned to you.

- Minimum Balance to Obtain APY**.** There is no minimum daily balance requirement to obtain the disclosed APY.

V. General Funds Availability

Information contained in this section is provided to assist you in understanding our Funds Availability Policy. All deposits into accounts opened through the Bank are processed at a Bank processing facility.

We make funds available according to the type of deposit and when the funds are applied or credited to your Deposit Account. Some types of deposits may not be available for immediate use. When we delay the availability of funds or place a hold on a deposit made to your Deposit Account, you may not withdraw those funds, and we will not use them to pay any debits, such as ACH transfers or payments or transactions using your Card during the hold period. We have the right to refuse any deposit.

If final payment is not received on any item you have deposited into your Deposit Account, or if any direct deposit, ACH transfer credit is returned to us for any reason, you agree to pay us the amount of the returned item.

- Availability - The length of the delay in the availability of funds varies depending on the type of deposit.

- Business Days - The length of the delay in the availability of funds is counted in business days from the day your deposit is applied to your Deposit Account. For purposes of these disclosures, our business days are Monday through Friday. Federal holidays are not included. Deposits received by 4:00 PM Eastern Time (ET) will be considered current-day deposits. Any deposits received after that time will be processed the following business day.

- Same Day Availability - Funds received from preauthorized electronic payments such as payroll direct deposits, or other preauthorized electronic payments will be available on the day the deposit is applied to your Deposit Account.

- Availability of Internal Transfers Between Accounts: When you transfer funds from one of your DingoBlu bank accounts to another of your DingoBlu bank accounts on a Business day, the funds will be available immediately.

- Cash Deposits: Cash deposited at a supported ATM or through a third-party cash-deposit service is available within two (2) hours after deposit on a Business day, subject to the limits in "Deposits to the Account." This account does not accept check deposits.

- Availability of ACH Transfers.

    - Transfers you initiate from a Linked External Account (which we collect by ACH debit from your external account) will be applied to the Deposit Account when we have verified a Linked External Account and received payment on collected funds. Once the funds are applied to the Deposit Account, they will have same day availability.

    - Longer Availability -Electronic transfers depositing into the Deposit Account initiated through the Platform may take up to five (5) business days from the date of the initial request but will post on the payment date of the deposit once the money has reached the Bank and/or Company.

VI. Fee Schedule.

Bank and/or Company may change its maintenance fees, activity charges, and minimum and/or average balance requirements from time to time and will provide you with notice of any change as described in "Amendment and Cancellation." All fee amounts will be withdrawn from your Deposit Account and will be assessed as long as there is a remaining balance in your Deposit Account, except where prohibited by law. The schedule of current fees, maintenance charges and minimum balance requirements for your Deposit Account is contained in a separate document called the "Deposit Account Fee Schedule," as it may be amended from time to time, and is incorporated herein by reference. You agree to pay the fees contained in the Deposit Account Fee Schedule.

Any fees charged by a third party will be assessed against your Deposit Account automatically. These third-party fees could bring your Deposit Account to a negative balance or cause attempted transactions to be declined.

Deposit Account Fee Schedule

	AdvantageBlu	PremierBlu	SignatureBlu
Fee Description	**Fee Amount**		
Annual Service Fee	$0	$250	$500
Monthly Service Fee****	$9	$0	$0
Cash Withdrawal Fee at any Allpoint ATM*	The first cash withdrawal per month is free. Thereafter, $2.00 per withdrawal	$0	$0
Cash Withdrawal Fee at a Domestic Out-of-Network ATM*	$2	$2	$2
Cash Withdrawal Fee at a Foreign Out-of-Network ATM*	$4	$4	$4
POS Cash Back **	$0	$0	$0
Electronic Statement	$0	$0	$0
One Time Paper Statement Fee (upon request)	$10	$10	$10
Stop Payment	$20	$20	$20
Return of Deposited or Cashed Item	$0	$0	$0
Virtual Card Fee	$0	$0	$0
Per Domestic Transaction Charge	$0	$0	$0
Per International Transaction Charge***	3%	3%	3%
Account Closure Fee (closed within 120 days of Account opening)	$25	$25	$25
Withdrawal Fee (not ATM)	$0	$0	$0
Pre-authorized Transaction Fee	$0	$0	$0
Non-Sufficient Funds Fee	$0	$0	$0
Overdraft Fee	$0	$0	$0
Negative Balance Fee	$0	$0	$0
Debit Card Expedited Delivery (2 days)	$20	$20	$20
Debit Card Expedited Delivery (overnight)	$55	$55	$55
Replacement Debit Card	$10	$50	$80

*If you use an ATM not owned by Allpoint ("Out-of-Network") for any transaction, including a balance inquiry, you may be charged a fee by the Out-of-Network ATM operator even if you do not complete a withdrawal. This ATM fee is a third-party fee amount assessed by the Out-of-Network ATM operator only. This ATM fee amount will be charged to your Deposit Account.

** If you use POS Cash Back, device owner-operators, merchants and participating banks may impose their own fees on cash withdrawals. This POS Cash Back is a third-party fee amount assessed by the individual device operator only and is not assessed by us. This POS Cash Withdraw amount will be charged to your Deposit Account.

*** If you use your DingoBlu Debit Card to transact in foreign currencies, you will be charged a 3% fee of the total purchase by Visa for each transaction, and such fee will be charged to your Deposit Account.
**** Requirements to Waive Monthly Service Fee: Either $500 monthly direct deposit or $1,500 average daily balance

Interest Rate and Annual Percentage Yield (APY Schedule)

CHECKING ACCOUNTS	AdvantageBlu	PremierBlu	SignatureBlu
Interest Rate	0.1998%	0.2995%	0.3992%
Annual Percentage Yield (APY)	0.20%	0.30%	0.40%
Qualifying Balance for Interest	No requirement	No requirement	No requirement