SAVINGS ACCOUNT AGREEMENT AND DISCLOSURES

DINGOBLU SAVINGS 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.

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I. Savings Agreement and Disclosures

A. Our Agreement

This Savings Account Agreement and Disclosures (the "**Agreement**") governs the savings account ("**Account**" or "**Savings 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 Savings Account, holds your funds, and is responsible for decisions relating to opening, closing, restricting, or suspending your Savings Account, for Regulation E error-resolution determinations, 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 Savings 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 no described every law that may apply to your chosen account. You must determine whether the account you select is appropriate for your current and future needs.

Account Opening.

You may open the DingoBlu Savings Account at the DingoBlu mobile banking application or website (the "Platform"). The Savings Account is an optional, interest-bearing account offered only to holders of an open, active DingoBlu deposit account (the "Deposit Account"). Separate disclosures apply to the DingoBlu Deposit Account, see dingoblu.com/depositagreement.

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 Savings Account per person at a time.

Account Tiers

The Savings Account is offered in three tiers: AdvantageBlu, PremierBlu, and SignatureBlu.

Your Savings Account must correspond to your Deposit Account tier (e.g., AdvantageBlu Deposit Account holders may only have an AdvantageBlu Savings Account). If your Deposit Account tier changes, your Savings Account tier will change on the same date, as described in "Changing Your Account Tier" in your Deposit Account Agreement. The fees, balance requirements, features, rewards and APY for the new tier apply from that date onward.

Tiered Accounts	
AdvantageBlu Deposit	AdvantageBlu Savings
PremierBlu Deposit	PremierBlu Savings
SignatureBlu Deposit	SignatureBlu Savings

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 are 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 lost or stolen credentials, 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 ("**Business day**"). 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 "day" or "days" found in this Agreement are calendar days unless indicated otherwise.

Telephone and Electronic Communications

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, consistent with the E-Sign Consent. 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 or by any other reasonable means. 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/savingsagreement.

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 of 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/savingsagreement, 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/savingsagreement.

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 Savings 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 Savings 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**"), 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 Savings 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 Savings Account cannot be opened if you are currently subject to backup withholding. Your enrollment in the Savings Account is conditioned on your agreement to the E-Sign Consent described below.

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 Savings 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 Savings Account, you consented to receive this Agreement and other account communications electronically by agreeing to the 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 Savings 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 and Savings Account, subject to the section entitled "Closing the Account."

Your Savings Account.

The Savings Account is an online savings account used to save funds. Interest rates depend on your account tier, see further disclosure in Section IV and APY Schedule.

You must maintain a linked DingoBlu Deposit Account, an interest-bearing account governed by separate term. The Savings Account will close automatically if your Deposit Account is closed.

Linked External Accounts

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 may have up to three (3) active Linked External Accounts in total, shared between your Deposit Account and your Savings Account. Linking, verification, authorization, and removal of Linked External Accounts, and the selection of an account to receive your remaining balance when you close your account, are governed by "Linked External Accounts" in your Deposit Account Agreement. Funds in your Savings Account can be withdrawn only by transferring them to your Deposit Account.

Omnibus Account and FDIC Insurance.

When you open a Savings 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 Savings Account, you agree to appoint the Bank as your agent and custodian for the Omnibus Account held for your benefit. Your Savings 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 Savings 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 Savings Account may be held by only one natural person, who controls deposits and withdrawals alone. The Account may not be jointly owned, held by an entity, or titled as Payable on Death ("**POD**") or In Trust For ("**ITF**"). This Account is intended for personal, family, or household use. We may close or restrict the Account if we determine it is being used for business purposes, or if required to comply with applicable law.

Death or Incapacity.

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 does not create a fiduciary relationship between you and us.

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.

C. General Rules Governing Savings Accounts

The Savings Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of the Savings 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 where preempted by federal law.

If a provision is found invalid or unenforceable, the remainder of the Agreement remains in effect. We may amend this Agreement at any time 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 Savings 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 Savings 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 Savings Account using any of these methods:

Transaction Type	AdvantageBlu Transaction Limits	PremierBlu Transaction Limits	SignatureBlu Transaction Limits
Online Transfers from your Deposit 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 Savings Account initiated from an outside financial institution[1]	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
ACH Transfers to the Savings Account from a Linked External Account initiated from the Platform[2]	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] 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.

Withdrawals and Transfers Out of the Account

Withdrawals are made only by transferring funds to your Deposit Account through the Platform. You cannot withdraw funds from your Savings Account directly to a Linked External Account or any other account.

Preauthorized Transfer Restriction.

Your Savings Account and routing numbers may not be used to originate ACH debits from merchants or service providers. Any such items will be rejected or returned. This restriction does not apply to transfers you initiate through the Platform from a Linked External Account.

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

Except for cash deposits made through a supported ATM (see section entitled "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.

Online Transfers.

You may transfer funds between your Savings Account and any other DingoBlu Account you hold, such as the Deposit Account, using the Platform ("**Online Transfers**"). Online Transfers are subject to the limits and terms described in Section II, "Electronic Funds Transfer Disclosure and Special Terms and Conditions," and, for the Deposit Account specifically, the agreement governing that account.

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.

We are not liable for a failed or delayed transfer under this section, including for any interest that would otherwise have accrued, except as required by law.

Our Liability. If we fail to complete a transaction correctly or on time under this Agreement, we are liable for resulting losses, except where: you lacked sufficient available funds through no fault of ours; access was blocked following a report of a lost or stolen account; funds were subject to a legal or administrative hold; we reasonably believed the transaction was unauthorized; circumstances beyond our reasonable control (fire, flood, system failure, etc.) prevented completion despite reasonable precautions; or another exception stated in this Agreement applies.

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 Savings Account carries a negative balance, we may apply funds in any of your accounts to satisfy that balance. This reflects our right to set off any liability you owe us, direct or contingent, against any account you hold with us, and you grant us a lien on and security interest in your deposited funds for this purpose. This right extends to electronically deposited federal or state benefit payments (including Social Security), unless you instruct the paying agency to redirect those benefits elsewhere; if benefits are deposited after you become ineligible, we may set off against your accounts to return those funds if we are obligated to do so. We will notify you if we exercise this right.

If your Savings 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 Savings 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 Process 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 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 Savings Account 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 Savings 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 Account at any time, with or without cause, by contacting support through the Platform or by phone. If your Savings Account is cancelled, closed, or terminated for any reason, you may be eligible to receive your unused balance to your Deposit Account or check sent to the mailing address we have on file. We will first attempt to return any unused balance to any internal 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. Closure does not affect obligations or rights that arose before closure.

The Savings Account will close automatically if your Deposit Account is closed. When this happens, we transfer your Savings Account balance to your Deposit Account, and it is returned with your Deposit Account balance as described in "Closing the Account" and "Linked External Accounts" in your Deposit Account Agreement. If the Deposit and/or Savings 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 Savings Account will be considered dormant if you have not initiated any deposit, withdrawal, transfer, or other transaction on the Savings Account for twelve (12) consecutive months. We may classify your Savings Account as dormant regardless of your account balance. Once your Savings Account is dormant, we may, to the extent permitted by applicable law, restrict certain features or service and we will close your Savings Account in accordance with this Agreement. If your Savings Account has a balance when we close it, we will return the funds to you, unless prohibited by law, first to your Deposit Account,

then by ACH Transfer to a Linked External Account as described in “Linked External Accounts” in your Deposit Account Agreement, 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 Savings 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 Savings Account. You may not assign or transfer any interest in your Savings 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. Savings 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 Savings 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.

Compromise of your Savings Account. Contact us immediately if you suspect your credentials or Account have been compromised, lost, or stolen, or that an unauthorized transfer has occurred: Customer Support 1 (866) 593-4646 or support@dingoblu.com. 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 Savings Account is explained.

II. Electronic Funds Transfer Disclosure and Special Terms and Conditions

Electronic Funds Transfer Services, Generally

When you authorize any or all of the following: direct deposits to or from your Savings 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. “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.

This section applies to EFTs on an Account established primarily for personal, family, or household purposes, as required by the Electronic Fund Transfer Act and Regulation E.

Types of Electronic Funds Transfers Available

Your Savings Account number and bank routing number can be used for the purpose of initiating direct deposits ("**ACH Credits**") to your Savings Account.

Company may in its discretion permit certain government transfers so long as one recipient on the transfer matches the name on the Savings 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 Savings Account. If a direct deposit is received in another name, we may return such deposits.

b. ACH Transfers. You may authorize Automated credits from your Linked External Accounts into your Savings Account.

c. Online Transfers. You may authorize transfers between your Savings Account and other DingoBlu Deposit Accounts you may have by use of the Platform. This transfer to your Deposit Account is the only way to withdrawal funds from your Savings Account.

Limits on ACH Transactions

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

Transaction Type	**AdvantageBlu Transaction Limit**	**PremierBlu Transaction Limit**	**SignatureBlu Transaction Limit**
Transfers into the Savings 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

Fees for EFT Services. All fee amounts will be withdrawn from your Account and will be assessed as long as there is a remaining balance in your Account, except where prohibited by law. Any fees charged by a third party will be assessed against your Account automatically. These third-party fees could bring your Account to a negative balance or cause attempted transactions to be declined. The schedule of current fees, maintenance charges and minimum balance requirements for each savings account is contained in a separate document called the "Savings Accounts 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 Savings Account 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."

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).

Disclosure of Account Information to Third Parties.

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

a. Where it is necessary for completing transactions;

b. In order to verify the existence and condition of your Account 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.

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 credentials have been lost or stolen. Telephoning is the best way to minimize your possible losses. If your credentials have been lost or stolen, or that someone has transferred or may transfer money from your Account without your permission, call 1 (866) 593-4646. 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 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 credentials and we can prove that we could have stopped someone from using your 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 credentials have been lost or stolen, we will close your Account to keep losses down and send you a replacement Account number.

If your Account changes you must immediately notify your employer or any other payors or merchants. You must provide them with your new 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 Account 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 Account to complete the transaction;

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

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

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

e. 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;

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

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

Confidentiality

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

a. Where it is necessary for completing transactions;

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

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

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

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

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

Information About Your Right to Dispute Errors

If you believe your statement or a transaction record is wrong, or you need more information, call 1 (866) 593-4646, contact us through the Platform, email at support@dingoblu.com or write to Company Customer Services. 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.

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 given orally, we may require written confirmation within ten (10) business days. 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 Savings Account. If we decide to do this, we will provisionally credit your Savings 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 Savings Account. We will determine whether an error occurred within ten (10) business days and correct any confirmed error promptly. If we need more time, we may take up to forty-five (45) days (ninety (90) for new accounts, POS debit card transactions, and foreign-initiated transactions)) but will

provisionally credit your Account for the disputed amount while we investigate, provided you submitted any required written confirmation on time. For errors involving new Savings 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 Savings 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.

We will report results within three (3) business days of 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.

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 addresses:

Attn: Fintech Operations

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 SAVINGS ACCOUNT, AS WELL AS 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 Savings Accounts 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 Savings Account on the first Business day of next statement cycle. We use the daily compounding method to calculate interest on your Savings Account. This method applies a periodic rate to the full amount of your balance in your Savings 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 on your Savings Account at any time. The interest rate and APY on your Savings 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 Savings Account. 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 Savings 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 Savings Account. Interest accrual stops on the date your Savings Account is closed or canceled.

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

    You may deposit any amount you wish above the initial deposit when opening the Savings Account.

- Funding Your Opening Deposit. You make your opening deposit by ACH transfer from a Linked External Account or from your Deposit Account, and no other methods of funding are available. If you open your Savings Account at the same time as your Deposit Account, your Savings Account opening deposit is processed as a separate transfer from the one for your Deposit Account. If you open your Savings Account later, you may select a Linked External Account or your Deposit Account for the opening deposit when you apply. If the opening deposit fails or is returned, we may decline to open, or may close, your Savings Account.

- Monthly Service Fee: A Monthly Service Fee applies to your Savings 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 Savings Account, reducing your available balance, including the funds from your initial deposit. In order to waive the Monthly Service Fee listed in the Savings Account Fee Schedule, you must maintain the following average daily balances in the current statement cycle:
    - AdvantageBlu: $500 average daily balance.
    - PremierBlu: $2,000 average daily balance.
    - SignatureBlu: $3,000 average daily balance.

    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 Savings Account and is not waived.

- Transaction Limitations: You may withdraw funds from your Savings Account only by transferring them to your Deposit Account, up to your total collected balance, with no limit on the number of transfers. Limits on deposits to your Savings Account are described in sections "Deposits to the Account" and "Limits on ACH Transactions."

- Balance Requirements. There are no ongoing minimum balance requirements. 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. 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 Savings Account and will be assessed as long as there is a remaining balance in your Savings Account, except where prohibited by law. The schedule of current fees, maintenance charges and minimum balance requirements for each Savings Account is contained in a separate document called the "Savings 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 Savings Account Fee Schedule.

In order to waive the Monthly Service Fee listed in the Savings Account Fee Schedule:

- AdvantageBlu: Maintain a $500 average daily balance.
- PremierBlu: Maintain a $2,000 average daily balance.
- SignatureBlu: Maintain a $3,000 average daily balance.

Savings Account Fee Schedule

Fee Description & Frequency	AdvantageBlu Fee Amount	PremierBlu Fee Amount	SignatureBlu Fee Amount
Monthly Service Fee*	$4	$7	$10
Account Closure Fee (within the first 120 days of Account opening)	$25	$25	$25
Electronic Statement	$0	$0	$0
One Time Paper Statement Fee (upon request)	$10	$10	$10
Return of Deposited or Cashed Item	$0	$0	$0
Dormant Account Fee	$0	$0	$0
Withdrawal Fee	$0	$0	$0
Negative Balance Fee	$0	$0	$0
Pre-authorized Transaction Fee	$0	$0	$0

*Requirements to Waive Monthly Service Fee: maintain the following average daily balance:

- AdvantageBlu: $500 average daily balance.
- PremierBlu: $2,000 average daily balance.
- SignatureBlu: $3,000 average daily balance.

Interest Rate and Annual Percentage Yield (APY Schedule)

SAVINGS 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