

Greenwood Inc. Account Terms & Conditions

This Account Agreement is effective May 1, 2023

IMPORTANT – Please read carefully and retain this Account Agreement for your records. Your Account(s) is issued by Coastal Community Bank, Member FDIC, and operated by Greenwood, Inc. Banking services provided by Coastal Community Bank, Member FDIC. If you have any questions about this Agreement, please contact us at support@gogreenwood.com.

Terms and Conditions/Definitions

This Account Agreement (the “Agreement”) contains the rules that govern, where appropriate, your Account(s) and card(s) through Greenwood, Inc. (“Greenwood,” “we,” or “us”).

The funds in your Account(s) are held at Coastal Community Bank (“CCB,” “Bank” or “Issuer”), a Washington state-chartered bank and FDIC insured depository institution. Your account is FDIC insured up to \$250,000 per depositor through Coastal Community Bank, Member FDIC. Your Greenwood card is issued by Coastal Community Bank, pursuant to license by Mastercard International.

The words “you” and “your” mean each Account owner and anyone else with authority to deposit, withdraw, or exercise control over an Account. If there is more than one owner, then these words mean each Account owner separately, and all Account owners jointly.

An “owner” is one who has the power to manage an Account in his, her or its own name.

An “authorized signer” is a person who has your actual or apparent authority to use your Account.

“Personal Accounts” are Accounts in the names of natural persons (individuals). You may not use your Account(s) or card(s) for business purposes.

“Card” means a Greenwood MasterCard debit card issued by CCB in the name of the Cardholder for carrying out of all Card Transactions from an Account, as provided for in these Account Agreement Terms and Conditions.

“Cardholder” means the person for whom an Account has been opened and in whose name a Card is issued.

“Card Transactions” mean any payment made for goods or services, cash withdrawals from a bank or financial institution (including ATM withdrawals) or transfer of funds made using the Card or the Card number.

“Spending Account” means any Account opened through Greenwood.

Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular.

Consent to Terms and Conditions and Modifications

By enrolling in services or applying for an Account through Greenwood, you agree to be bound by the terms and conditions of the Account and any fees that may be imposed. The terms and conditions of your Account include this Agreement, any disclosures we provide when you open your Account, subsequent disclosures we provide when using additional products and services, periodic statements, user guides, frequently asked questions, our Privacy Policy, and any other disclosure or terms we provide to you. Continued use of your Account means you agree to these terms, you agree to pay the fees listed, and you give us the right to collect the fees, as earned, directly from your Account balance or any linked external Accounts.

Modifications

We may amend or change any term of this Agreement, or any Account disclosures and documents provided to you. Notice of the amendment or change will be provided to you as required under applicable law. If at any time the terms, conditions or fees associated with your Account are not acceptable to you, you may terminate this Agreement by closing your Account after paying any fees or charges owed to us. We may cancel or suspend your Account, debit card, or other Account services or this Agreement at any time.

Business Days

For purposes of these disclosures, our business days are Monday through Friday, unless stated otherwise. Federal holidays are not included.

Waivers and Precedents

Any waiver by Greenwood must be approved by an authorized representative of Greenwood or CCB. If a waiver is approved by us, we are not obligated to provide similar waivers in the future.

Identification Notice (USA PATRIOT Act)

To help the government fight the funding of terrorism and money laundering, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. This means that when you open an Account or use our services, we may ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask to see other identifying documents such as driver's license or other documents that validate your identity. If, for any reason, you are unable to provide the information necessary to complete verification, your Account(s) may be restricted or closed. You are responsible for the accuracy and completeness of all information supplied to us in connection with your Account and/or Account services and for keeping your personal data with us updated if you move or otherwise make changes to your personal data.

General Terms and Conditions

Only individuals eighteen (18) years of age or older who can form a legally binding contract and have a valid residential address in the United States can use our Services. We may impose other

restrictions as well.

Personal Accounts

An Account opened for personal use cannot be used for business purposes. If your personal Account is identified as being used as a business Account, business-related transactions will be reversed, your Account privileges will be suspended, and your Account may be closed if business related activities continue.

Overview of Greenwood Services

Greenwood offers a Spending Account and Debit Card. Greenwood aims to provide experiences for consumers and allies who wish to support the Black and Latino communities. Users can manage their spending and monitor debit card balances online or via the Greenwood mobile app.

More importantly, Greenwood promotes the financial well-being of our consumers by simplifying the banking process through content creation and knowledge sharing. Some services may not be immediately available and will be made available to consumers at Greenwood's discretion. Greenwood reserves the right to add, remove, suspend or cancel any service at any time without notice for security reasons, to comply with the Bank's instructions or as required by any federal or state law or regulation.

Coastal Community Bank

We have partnered with Coastal Community Bank, Member FDIC, to offer you certain banking services. When you sign up for an Account through us, you will be prompted to agree to [Coastal Community Bank's Privacy Notice](#). You authorize us to share any of your information with Coastal Community Bank for the purposes of establishing and administering your Account. It is your responsibility to make sure the data you provide us is accurate and complete. Because Coastal Community Bank has its own contractual rules governing use of its services, you must accept Coastal Community Bank's Privacy Policy before opening your Account. Greenwood will provide you with any and all notifications as well as all customer support related to your Account. Please contact us if you have any questions at support@gogreenwood.com.

Connected Accounts

To ensure a more valuable experience with us, Greenwood uses Plaid Technologies, Inc. ("Plaid") to gather End User's data from external financial institutions you connect using the Greenwood App. By using our service, you grant Greenwood and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy at <https://plaid.com/legal#end-user-privacy-policy>.

Account Balances

You agree to maintain a positive balance and will not incur overdrafts. If you manage your Account in such a way that it results in a negative balance or becomes overdrawn, you agree to

rectify the matter by transferring sufficient funds from your linked external Account(s) to bring the overdrawn balance equal or greater to zero. Your failure to bring your Account to a positive balance could result in the temporary or permanent suspension of your Account and services. Further consequences may be enacted if you do not remedy the situation in a timely manner and may include: (1) freezing your Account until the negative balance is rectified; (2) the reporting of your negative balance to a reporting agency; and/or (3) legal action.

Confidentiality

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

- When it is necessary to complete transactions;
- To verify the existence and standing of your Account with us upon the request of a third party, such as a credit bureau or merchant;
- In accordance with your written permission;
- In order to comply with court, governmental, or administrative agency summons, subpoenas or orders; and
- Upon receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

Account Closing

If you wish to close your Account with us, you agree to withdraw all of the funds from your Account and we may require you to notify us of this intention in writing. After an Account is closed, we have no obligation to accept deposits or pay outstanding items but may do so at our discretion. You agree to hold us harmless for refusing to honor any item on a closed Account. If funds remain in the Account after you have notified us of your intent to close your Account, we will require you to submit your request to us in writing and we will return any remaining funds to you via check. All related Account closing fees will be deducted prior to issuance of a check for the final balance.

Foreign Activity

If you have moved outside of the United States or have frequent international transactions, you may be contacted about the international activity in your Account and for further verification of your address. If you are moving, traveling, or will be temporarily residing overseas, we recommend you contact us to prevent any disruption in your Account activity. Your Account may be closed if you no longer reside in the United States.

Inactive and Dormant Accounts

We may consider a Spending Account to be “inactive” after a period of no owner-initiated activity defined as ninety (90) days. After a period of “inactive” status, we may consider a Spending Account to be “dormant”, at which time it will be closed. If the Account becomes inactive or dormant, the Account will continue to be subject to any service charges in accordance with our Fee Schedule. If an Account becomes inactive, we will notify you with specific instructions on how to restore the Account to an active status without the need to

make any transactions.

Death or Incompetence

You or your appointed party, designee, or appointed individual agree to notify us promptly if any authorized signer or person with access to your Account dies or becomes legally incompetent or incapacitated. We may continue to honor any items submitted until (a) we know of the fact of death or of a legal determination of incompetence or incapacitation and (b) we have had a reasonable opportunity to act on that knowledge. You agree that, even if we have knowledge of your death of an authorized user or person with signatory rights, we may pay on items drawn on or before the date of death for up to ten (10) days after that date, unless ordered to stop payment by someone claiming an interest in the Account. We may require additional documentation to confirm any claims made on the Account.

Levies, Garnishments, and Other Legal Processes

If your Account becomes subject to legal action, such as a tax levy or third-party garnishment, we reserve the right to refuse to pay any money from your Account, including checks or other items presented for payment, until the action is resolved. If we are required to pay an attachment, garnishment or tax levy, we are not liable to you. Payment is made after satisfying any fees, charges or other debts owed to us. You agree that you are responsible for any expenses, including legal expenses and fees we incur due to a garnishment, levy or attachment on your Account. We may charge these expenses to your Account. Until we receive the appropriate court documents, we may continue to process transactions against your Account, even if we have received an unofficial notification of an adverse claim. You will indemnify us for any losses if we do this.

Withdrawals from Accounts

Unless otherwise indicated by us, anyone who is listed as an Account owner, or is assigned authorized user or Power of Attorney privileges may withdraw or transfer all or any part of the Account balance at any time on forms approved by us or with your debit card, through Bill Pay, or other available services. We reserve the right to refuse any withdrawal or transfer request that is attempted by any method not specifically permitted or that exceeds any frequency or monetary limitations. Even if we honor a nonconforming request or allow a transaction or transaction(s) to overdraw your Account, repeated abuse of the stated limitations, or regularly overdrawing your Account, may force us to close the Account. We will use the date a transaction is completed by us (as opposed to the day you initiated it) to apply the frequency limitations.

Deposits to Accounts

All items deposited will be handled by us as authorized signer for you. All checks submitted for deposit must be made payable to you. We do not accept cash. You can deposit checks less than six (6) months old, payable in U.S. dollars and drawn at any U.S.-based bank, including personal, business, and most government checks. The following are not eligible for Mobile Deposit: international checks, U.S. savings bonds, money orders, remotely created checks (whether in

paper form or electronically created), starter checks, post-dated checks, substitute checks, convenience checks (checks drawn against a line of credit or credit card), traveler's checks, cash, third-party checks and checks that are illegible, altered, or fraudulent or contain MICR data that is not machine-readable, and duplicate checks. We reserve the right to reject a deposit if it is made payable to Greenwood or Coastal Community Bank and contains no other information that might assist us in identifying the Account to which it should be deposited. We reserve the right to refuse any other type of deposit if we believe it is fraudulent, will not be paid, it is not made payable to you, or is otherwise suspicious in nature. We will not be held liable if such action causes outstanding items to be dishonored and returned, or payment orders to be rejected. Refused deposits will be returned to you.

Automated Clearing House (ACH) Deposit

In order to transfer funds from an Account that you own or have control of at another financial institution to your Account at Greenwood using the Automated Clearing House ("ACH") Funds Transfer service, we may use Plaid Technologies, Inc. ("Plaid") to gather your data from external financial institutions you connect via the Greenwood app. By using our service, you grant Greenwood and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy at <https://plaid.com/legal#end-user-privacy-policy>. ACH transactions will not be processed and accessible until the service is activated by us. Funds from these types of deposits will not be available in your Account until after the funds have settled.

Cash Deposits

We do not accept cash deposits through the mail. In the event a cash deposit is received for your Account, you agree that Greenwood's determination of the amount of the deposit will be final. We are not liable for any deposits, including cash, lost in the mail, lost in transit, or not received by us.

Direct Deposits

You may initiate direct deposits by providing your employer or government benefits administration with our Routing Number, 125109019, and your 12-digit Account number, which can be found by logging in to the Greenwood app. If we deposit any amount into your Account which should have been returned to any payer for any reason, you authorize us to deduct the amount of our liability from your Account or from any other Account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability. If a direct deposit is credited to your Account and is later found to be made payable to someone other than yourself or another Account owner listed in our records, the amount of the deposit will be deducted from your Account and returned to the originator without prior notice to you.

Mobile Deposits

Checks sent via Greenwood's Mobile Deposit Service shall not be considered to have been

received by us until we have received the valid electronic check image file. Limits to the number of mobile deposits permitted and the amount of funds that can be deposited are imposed for security reasons. You agree to properly endorse all items captured and submitted using the Mobile Deposit Service. This should include a signature(s) from the named payee(s). It is also required that you write "For Greenwood Mobile Deposit Only" on the back of the check. You agree, after you submit an item for deposit using the mobile deposit service, you will not redeposit, otherwise transfer, or negotiate the original item. All deposits will be credited to your Account in accordance with our Funds Availability Policy.

Deposited Items Returned

If final payment is not received on any item you deposited to your Account, or if any direct deposit, ACH deposit or Electronic Fund Transfer to your Account is returned to us for any reason, you agree to pay us the amount of the return. We may charge any Account of which you are an owner or re-present any item you deposit with us that is returned to us unpaid without prior notice to you. We may charge a fee for returned deposited items in accordance with our Fee Schedule. You authorize us to attempt collection of previously returned items that you deposited. In our attempts to collect these items, you agree that we may allow the payor bank (the bank on which the item is drawn) to hold the item beyond its midnight deadline. If an item you deposit is returned unpaid, you waive the requirement for notice of this return. If a claim is made on any item subsequent to final payment on the grounds that the item was altered, bears a forged or unauthorized endorsement, or was not otherwise properly payable, we may withhold credit for the item from your Account until final determination of the claim. In addition, we will not be liable for a check, draft or other item that you deposit that has been forged or altered in such a way that a reasonable person could not discover the forgery.

Funds Availability Policy

It is our policy to review each deposit and determine how the funds are being deposited. We make the funds available to you according to the deposit type and amount. Some deposit types may not be available for immediate use. When we delay the availability of funds or place a hold on a deposit made to your Account, you may not withdraw those funds, and we will not use them to make bill payments or pay debits, such as ACH withdrawals or wire transfers, during the hold period. We reserve the right to refuse any deposit. If final payment is not received on any item you deposited to your Account, or if any direct deposit, ACH deposit or Electronic Fund Transfer to your Account is returned to us for any reason, you agree to pay us the amount of the return, plus any fee in accordance with our Fee Schedule.

Availability

The length of delay in the availability of funds varies depending on the type of deposit. Special rules may apply to new Accounts.

Business Days

The length of delay in the availability of funds is counted in business days from the day your deposit is applied to your Account. Deposits received after 5:00 PM ET (Eastern Time) will be considered to be received on the next business day.

Same-Day Availability

Funds from wire transfers, transfers between Greenwood Accounts, preauthorized electronic payments such as payroll direct deposits, or other preauthorized electronic payments will be available on the day the deposit is applied or a transfer is made to your Account.

Funds from Customer-initiated electronic payments or transfers will be applied to the Account once Greenwood has verified the external Account and received payment in collected funds. Once the funds are applied to your Account, they will have same-day availability.

Mobile Check Deposits

Checks sent via Greenwood's Mobile Deposit Service shall not be considered to have been received by us until we have received the valid electronic check image file. Limits to the number of mobile deposits permitted and the amount of funds that can be deposited are imposed for security reasons. You may deposit two (2) checks each business day, ten (10) checks per week and forty (40) checks per month. The maximum dollar amount you may deposit per business day is \$2,000. You can view these limits in the Greenwood mobile app.

You agree to properly endorse all items captured and submitted using the Mobile Deposit Service. This should include a signature(s) from the named payee(s). It is also required that you write "For Greenwood Mobile Deposit Only" on the back of the check. You agree, after you submit an item for deposit using the mobile deposit service, you will not redeposit, otherwise transfer, or negotiate the original item. All deposits will be credited to your Account in accordance with our Funds Availability Policy.

Your mobile check deposit will be available no sooner than the fourth business day after we receive the check. Greenwood may, in its sole discretion, delay availability of any deposit based on several risk factors including, but not limited to, the institution on which a check is drawn, the history of any Greenwood accounts the check submitter owns, direct deposit history and/or amounts and/or spending activity. We will notify you if we delay your ability to withdraw funds for any of these reasons and will tell you when the funds will be available. Check deposits requiring additional review will generally be available no later than the seventh business day after the day of your deposit. If you need to be sure when a particular deposit will be available for withdrawal, you can verify the availability of your deposit by viewing the transaction detail in your Greenwood app or by calling 1-844-625-1921. If Greenwood becomes aware or has reason to believe a deposit is fraudulent, we reserve the right to refuse to process it.

Special Rules for New Accounts

Special rules apply during the first 30 days of any new Account you open with Greenwood:

- Funds from wire transfers or ACH direct deposits will be available on the same business day after the deposit is applied to your Account.
- All check deposits may be held for an extended period but no longer than seven business days after deposit is received.

Electronic Fund Transfer (“EFTs”) Disclosures

Some Greenwood Account services may be considered “Electronic Fund Transfers,” and include ATM transactions, ACH transactions (e.g., direct deposits and pre-authorized withdrawals) and online transfers. Federal Regulation E: Electronic Fund Transfer Act provides information that describes your rights and responsibilities regarding these services. The Electronic Fund Transfer services are services that we can provide, assuming that you specifically request and arrange them and qualify for the service.

Card Activation

You must activate your Card in accordance with the instructions provided with your Card before it can be used. You will need to provide your personal and card information in order to verify your identity and activate your card. You must sign the signature strip on the back of the card as soon as it is received.

ATM and Debit Card Transactions

Consistent with applicable law, you may use your debit card with your signature or PIN to perform most routine transactions on the Accounts that are accessible by your debit card, such as to:

- Make cash withdrawals at an ATM or inside a Mastercard member bank
- Obtain your current and/or available Account balance
- Pay for purchases at merchants who accept Mastercard in person, online and by phone

Some of the above services may not be available at all ATMs or locations. Greenwood is not liable for merchant or ATM terminals.

Authorized Card Users

You may not request an additional Card on your Account for another person. However, you are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your card or card number, we will treat this as if you 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 each card according to the terms and conditions of this Agreement.

International ATM Transactions

International transactions made using your debit card will be converted to your card currency (U.S.) according to the rules and regulations of the card network. The conversion of the transaction currency to U.S. currency may occur on a date other than your original transaction date and fees may be assessed by these networks. You are responsible for the transaction amount in US dollars plus any fees assessed for the currency conversion. Some services may not be available at all international ATM terminals. International ATM transactions may be subject to a fee in accordance with our Fee Schedule.

ATM Deposits

Your Greenwood Account and Debit Card do not permit deposits at ATMs.

Debit Card Point-of-Sale Transactions

You may use your debit card to purchase goods and services and/or obtain cash where permitted by the merchant, everywhere MasterCard is accepted. The merchant may require your signature instead of your PIN to authorize a purchase request. You may also use your debit card with your PIN at any merchant location where ATM cards are accepted to purchase goods, services, and/or obtain cash where permitted by the merchant. The amount of all purchases, including any cash obtained, will be deducted from your Greenwood Account balance. When you make a purchase through the Card network, we may place a hold on the funds in your Greenwood Account in the amount that may be necessary to cover the amount of the transaction. (Please see Preauthorization Holds for additional information.)

Split Transactions

If you do not have sufficient funds in your Account, you can instruct the merchant to debit part of the purchase from your card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your card and you do not have sufficient funds for the transaction, the card transaction will be declined.

Transactions Using Your Card Number

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

Limitations on Frequency of Debit Card Transactions and Cash Withdrawal Limits

Frequency-of-use limitations are imposed on card transactions for security reasons and for the protection of your Account. You will be denied the use of your card if:

- You exceed the daily ATM withdrawal or purchase limit;
- You do not have sufficient available funds in your Account;
- You do not enter your correct PIN; or
- You exceed the limit on the number of times you can use your card each day.

The receipt provided by the ATM or merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted, beyond which the machine may retain your card. The number of attempts that will cause the retention of your card is also not disclosed for security reasons.

Preauthorization Holds

When your debit card or other network enhancement feature related to the card is used at a point-of-sale location to obtain goods or services or obtain cash, the merchant may attempt to obtain preauthorization for the transaction. We may place a hold on your Account for the amount of the preauthorization request for a duration based on the vendor type. This can range from 2 days to 30 days and may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction may not remove the hold, which will remain on the Account until the end of the hold period. This hold may affect the availability of funds from your Greenwood Account for Electronic Fund Transfers. We will not be responsible for damages for wrongful dishonor of any items that are not paid because of the hold.

Preauthorized (ACH) Debits or Credits

You may arrange to have certain recurring payments automatically deposited (credited) to your Account. Examples of this service include the direct deposit of Social Security and other government payments, and the direct deposit of your payroll. If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can verify the availability of your deposit by viewing the transaction details on your Greenwood mobile app or contacting us. You may arrange to have certain recurring withdrawals automatically paid (debited) from your Account. For example, you may arrange to have utility bills or insurance premiums paid automatically. These preauthorized transfers are governed by federal regulations pertaining to Electronic Fund Transfer services that entitle you to certain protections. Requests for these services must be authorized by you, in writing, to the Originator of the transaction prior to becoming effective.

Right to Stop Preauthorized Electronic Transfers (ACH)

If you want to permanently revoke an ACH you authorized from a third party, you will need to first send written instructions to the originating third party to cancel your ACH transfer. If you have authorized regular payments out of your Account, you can stop any of these payments by notifying our Customer Service department at 1-844-625-1921 or support@gogreenwood.com. If you notify us by telephone, you may be required to confirm the information provided by writing to us at support@gogreenwood.com. Your request must include your Account number, the name of the payee, the amount of the item to be stopped, and the date payment was scheduled to be made. This request needs to be received by us three (3) or more business days before the payment is scheduled to be made. If your request is by telephone or email, we may also require you to put your request in writing and ensure that it is received by us within 14 days after your call or email. You are subject to the general rules of Stop-Payment Orders in this Agreement.

Stop Payment Liability

If you request that we stop payment on any preauthorized transfer according to the requirements above and we fail to do so, we will be liable for your proven loss or damages, unless:

- You failed to give us enough information, proper instructions, or sufficient time to act on the stop payment; or
- We do not receive written confirmation of your telephone or email request to stop payment within 14 calendar days, and the preauthorized transfer occurs after the 14 calendar days.

In any case, we will only be liable for actual proven damages if the failure to stop payment on your transaction resulted from an error on our part, despite our procedures to avoid such errors. If we pay a preauthorized transfer despite your valid and timely stop order request, we may re-credit your Account. If we do this, you will sign a statement describing the dispute with the payee. You agree to transfer to us all of your rights against the payee. In addition, you will assist us in any legal action taken against the payee.

Additionally, if you want to permanently revoke a recurring preauthorized electronic transfer, you will need to first send written instructions to the originating third party to cancel your preauthorized transfer. We may ask you to provide us with a copy of your letter to the originating third party and sign an Affidavit revoking authorization.

Our Liability for Failure to Complete an Electronic Fund Transfer

If we fail to complete an Electronic Fund Transfer transaction on time or in the correct amount after receiving accurate instructions from you, we will be liable for damages caused by our failure unless:

- There are insufficient funds in your Account to complete the transaction through no fault of ours;
- The funds in your Account aren't available at the time the EFT posts to your Account;
- The funds in your Account are subject to legal process or hold;
- The ATM system has insufficient cash to complete the transaction;
- Your card has been reported lost or stolen and you are attempting to use the lost or stolen card;
- We have a reason to believe that the transaction requested is unauthorized;
- The failure is due to an equipment breakdown that you knew about when you started the transaction at an ATM or merchant terminal;
- You attempt to complete a transaction at an ATM or merchant terminal that is not a permissible transaction per this Agreement; or
- The transaction would exceed security limitations on the use of your debit card.

In any case, we will only be liable for actual proven damages if the failure to make the transaction resulted from an honest error despite our procedures to avoid such errors.

Unauthorized Transfers

Tell us immediately if you believe your debit card and/or PIN has been lost or stolen, or

if you believe that an electronic fund transfer has been made without your permission. Contacting us by phone or email is the best way to keep your potential losses down. You could lose all the money in your Account.

If you tell us within 2 business days after you learn of the loss or theft of your debit card and/or PIN, you can lose no more than \$50 if someone used your debit card and/or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your debit card and/or PIN, and we can prove we could have stopped someone from using your debit card and/or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card (physical or virtual), code or other means, tell us at once. If you do not tell us within 60 days after your Account statement is made available 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. If extenuating circumstances kept you from telling us, we may extend the time periods at our sole discretion.

You may be required to confirm the information provided over phone or email in writing. In these cases, we will advise you accordingly, provide you the necessary forms for confirming your dispute in writing, and give you instructions for sending us the signed form.

Errors or Questions and How to Contact Us

In case of errors or questions about your Electronic Fund Transfers, you agree to promptly contact Customer Support by telephone at 1-844-625-1921 or by email at support@gogreenwood.com. You may be required to confirm the information in writing within 10 business days. In these cases, we will advise you accordingly, provide you the necessary forms for confirming your dispute in writing, and give you instructions for sending us the signed form.

If you believe an Electronic Fund Transfer transaction was processed in error or was unauthorized, or if you need more information about a transfer listed on your statement or receipt, you must contact Greenwood no later than 60 days after the problem or error first appeared on your statement.

In your communication with us, please provide the following information:

- The Account name, Account number, and last four digits of the debit card number, if applicable;
- A description of the suspected error or the transfer about which you are unsure, why you believe there is an error, or why you need more information;
- The dollar amount of the suspected error; and
- The date of the suspected error.

When we receive your dispute notification, we will advise you of the status of our investigation within 10 business days. In all cases, we will correct any error promptly.

If we need more time to investigate your question or complaint, we may take up to 45 calendar days for ATM transactions (other than international transactions) and ACH transactions. If this is necessary, we will provisionally credit your Account for the amount you believe is in error within 10 business days of your original complaint or question, so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your written confirmation of your questions or complaint within 10 business days, we may decide not to provisionally credit your Account.

For errors involving new Accounts (having received the first deposit within the past 30 days), for point-of-sale, or foreign-initiated transactions, we may take up to 90 calendar days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation. If provisional credit was given and it is determined that there was no error, you must repay to us the amount of the provisional credit for the disputed item(s). You will have access to those funds for five (5) business days, and then we may deduct such amounts from your Account without further notice.

Debit Card Revocation

You agree that your debit card remains the property of Coastal Community Bank and shall be surrendered upon demand. The card is non-transferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. If you do not use your debit card for an extended period, defined by Greenwood as 90 days, or we believe the card may be lost/stolen or is being used improperly, it may be canceled for security reasons and will be unusable. This may occur without prior notice to you. If your card is reissued or reactivated, we may charge you a fee for its reissue/replacement in accordance with our Fee Schedule.

Fees and Charges

You agree to pay any applicable fees and charges we assess for your services related to your card and/or account. Applicable fees will be deducted from your Account or other payment method and listed on your Account statement. These charges and fees are assessed in accordance with our Fee Schedule.

You may be charged a foreign transaction fee for point-of-sale purchases made internationally. The terminal owner may also charge you a fee for use of their ATM. You may, however, be assessed a fee by the card association, for example, MasterCard, for using your Card at an ATM or making a point-of-sale purchase.

PIN, Passwords, and Passcodes

Card PIN

You will be prompted to assign a 4-digit card PIN for your Greenwood debit card during card activation. You may change the PIN at any time by accessing the PIN change process through

the mobile app.

Password and Passcode

You will be prompted to establish a password to access the Greenwood app. Depending on your app settings, you may be required to enter your full password for subsequent logins to the Greenwood mobile app to view your Account(s), card information, and access other services through Greenwood. Your Greenwood password may be changed at any time after you've signed into your app session and followed the steps for resetting your password. We encourage all customers to secure their Greenwood app using advanced security (e.g. biometrics).

Your username, password and PIN, collectively, "login credentials" are identification methods that are both personal and confidential. You are required to use your PIN with your debit card at an ATM or POS merchant terminal. It is a security method by which we help you maintain the security of your Account. Your login credentials are another security method that maintains the security of your Account and the transactions you process through the mobile app.

Therefore, you agree to take all reasonable precautions to protect the confidentiality of your Login Credentials and/or other access devices. Further, you agree that you will not reveal your login credentials or any other access device information, to any person not authorized by you to use your debit card or account; not write your login credentials on your card or on any item kept with your debit card; and not leave your mobile or other device unattended after you have logged on using your login credentials.

Funds Transfer Service

"Funds Transfer" is an electronic transfer service provided by Greenwood and powered by Coastal Community Bank that enables you to securely transfer funds from an Account at another financial institution to your Account with us, and/or from your Account with us to an Account at another financial institution. Prior to use, you are required to register your external bank Account for verification and security purposes. Once your Funds Transfer service is active, please refer to the Funds Availability schedule to see when your Funds will be available for your use in your Account. In all cases, funds may be held until we receive verification that the transaction has settled.

By using the Funds Transfer service, you agree that the Bank will transfer funds through ACH services and that the transaction is subject to our final review and verification. You agree that such requests constitute authorization for such transfers. This authorization is to remain in full force until Greenwood has received written notification from you of its termination, you have electronically deleted a registered bank Account from the Funds Transfer service, or you have electronically canceled an Account and/or transfers from the Funds Transfer service in such time and in such manner as to afford Greenwood and the other financial institution a reasonable opportunity to act on it.

This service may be subject to a fee in accordance with our Fee Schedule. This service may not be available for all customers and/or Account types. Please review our Funds Availability Policy for information on availability.

By using the Funds Transfer service, you are certifying that the registered external Accounts that you transfer funds to and from are under the same ownership as the Account with us. In the event that the Accounts are not titled the same or ownership among the transferring Accounts changes, you will indemnify us for any losses incurred as a result of any transaction you initiate between these Accounts that is later returned or is reported unauthorized. If you initiate a transfer that is found to be unverifiable or is unable to be completed for other reasons, you agree to hold us harmless for any loss resulting from the incomplete transfer. If a transfer is made from a third-party's Account or registered as an external Spending Account, before we detect it, we may without notice to you, place those funds on hold and debit your Account, and return the funds to the third party's Account in the form of a check or funds transfer, once we have confirmed the funds cleared the external Account.

If you use the Funds Transfer service to transfer funds to or from an Account that has multiple owners, you agree that each owner authorizes the others to (a) initiate the transfer of funds between your Accounts with us, as permitted by the Funds Transfer service, (b) register any external bank Account as permitted by the Funds Transfer service, and (c) initiate the transfer of funds between your Account(s) with us and any registered external bank Account. This authority will cease only after we have received and have been given a reasonable amount of time to act on the appropriate documentation needed to change or remove the owner from the Account. Each Account owner agrees to be jointly and severally liable to Greenwood for any losses incurred as a result of the improper use of this service up to and including the transfer amount, any applicable fees and any legal expenses. Your Funds Transfer request will only be completed if you have sufficient funds in the Account from which you wish to transfer funds and the Accounts are linked for transfer capabilities. Funds Transfer transactions are subject to dollar amount limitations, which are determined by us and may be set according to your Account type and/or the type of Funds Transfer service you are using. These limitations are set for security reasons and are not disclosed for your protection.

Greenwood reserves the right to:

- limit the number of external Accounts that can be linked to your Account for purposes of transferring funds;
- to limit functionality of the Funds Transfer service by imposing limits, holds, or other measures; and
- to close your Account if unlawful activity is found or suspected.

Truth in Savings

The Spending Account is not an interest-bearing account. No interest will be paid.

Minimum Balance Requirements – There is no minimum deposit required to open a Basic Spending Account. You may deposit any amount you wish when opening the Spending

Account, however, the Spending Account will remain in a new account status until thirty (30) days after the Spending Account has received a posted deposit.

Fees - Fees are charged in accordance with the section labeled Fee Schedule. If we assess a fee for any other service or make a change to our Fee Schedule, we will let you know in advance. To the extent you access our Services through a mobile device, your wireless service carrier’s charges, data rates, and other fees may apply.

Transaction Limitations – Minimum and maximum withdrawal limitations apply. See the section labeled “Cash Access and Transaction Limitations” for full information regarding these limits.

Fee Schedule

Below is a list of all fees for the Greenwood Account based upon the type of card you select during the application process. All fees assessed by us are deducted from (1) the available balance in your Account or (2) the credit or debit card you maintain on file for recurring payments. If your Account or other payment method does not have sufficient funds available to cover a fee, the amount of such fee will be deducted from any funds subsequently loaded to your Account. If your credit or debit card does not have sufficient funds available to cover a monthly or annual fee on the billing date, Greenwood will attempt to collect the payment up to three (3) times. Thereafter, Greenwood will withdraw your monthly or annual fee from the available balance on your Greenwood account pursuant to the authorization provided under this Agreement.

Failure to pay the monthly or annual fee associated with your account/card may result in a downgrade to a Greenwood Account with a standard card and the loss of some or all the benefits associated with the plan you selected. Greenwood reserves the right to close your account for failure to pay the monthly or annual fee.

Fee Type	Greenwood Account with Standard Card	Greenwood Account with Premium Card	Greenwood Account with Elevate Card	Fee Description/Details
Monthly Fee	No Fee	\$4.99* \$10 monthly or \$100 annually	\$200 monthly or \$2,000 annually	Billed upon enrollment and every 30 days thereafter.

Dormancy (Inactivity) Fee	\$4.95	No Fee	No Fee	Billed after 90-days of no customer-initiated activity and every 30 days thereafter until the account reaches a zero balance or customer activity resumes
Domestic ATM Withdrawals	\$2.50	\$2.50	\$2.50	Withdrawals at Allpoint, MoneyPass, Wells Fargo and PNC ATMs are surcharge-free. This is our fee. Our fee applies to all domestic withdrawals except transactions at Allpoint and MoneyPass ATMs.
International ATM Withdrawal	\$5.00	\$5.00	\$5.00	This is our fee. Withdrawals at Allpoint ATM locations in the UK, Australia, Mexico and Canada are surcharge-free. Our fee does not apply to these surcharge-free withdrawals.
Balance Inquiry	\$2.00	\$2.00	\$2.00	

Domestic PIN based POS Transaction Fee	No Fee	No Fee	No Fee	
Over the Counter Teller Withdrawal	No Fee	No Fee	No Fee	

Replacement Card Fee	\$5.00	\$25.00	\$25.00	
Replacement Card Fee Expedited Shipping	\$20.00	\$20.00	\$20.00	
International Transaction Fee	3% of transaction amount	3% of transaction amount	3% of transaction amount	

* Premium members enrolled prior to August 8, 2022, will retain the current monthly fee of \$4.99 and automatically qualify for extended Mastercard benefits.

Deposit, Cash Access and Transaction Limitations

Transaction Type	Greenwood Basic Membership	Greenwood Premium Membership	Greenwood Elevate Membership	Transaction Frequency
	Maximum Daily Limit	Maximum Daily Limit	Maximum Daily Limit	
ATM Withdrawal	\$1,500/day	\$2,500/day	\$2,500/day	Limited to five (5)

				times per day
ACH Transfers (Direct Deposit and Transfers initiated from an external financial institution)	No Limit	No Limit	No Limit	No limit to the number of times per day
Outgoing ACH Transfers (initiated via the Greenwood Mobile app)	\$5,000/week \$10,000/month	\$5,000/week \$10,000/month	\$5,000/week \$10,000/month	No limit to the number of times per day
Cash Loads – Green Dot	\$1,000/day	\$1,000/day	\$1,000/day	Limited to three (3) per day
Card Purchases (Signature and PIN)	\$5,500/day	\$10,000/day	\$10,000/day	No limit to the number of times per day
Cash Back at Point of Sale	\$500/day	\$500/day	\$500/day	No limit to the number of times per day
Over the Counter Teller Withdrawal	\$1,500/day	\$3,000/day	\$3,000/day	Dollar limit represents the maximum amount

				permitted in a 24-hour period. There is no limit to the number of transactions per day.
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Rights to Setoff

If you owe us any amount, you give us a security interest in your Greenwood Account. You also give us the right, to the extent not prohibited by law, to set off against your funds to pay the amount owed to us. You agree that the security interest you have given us is consensual and is in addition to our right of set off. If we exercise our right of set off, we will notify you to the extent required by law.

Severability

If any provision of this Agreement is found to be unenforceable, then that provision will be severed from these terms and not affect the validity and enforceability of any remaining provisions.

Invalidated Provisions

If an arbitrator or court finds any provision to be invalid, you and we agree that the arbitrator or court should give valid effect to the intention of that provision, and that the remainder of the terms remain in full force and effect.

Contact Information

Greenwood wants to hear your comments, concerns, suggestions, or questions. Email us at support@gogreenwood.com.

E-SIGN Consent

1. Consent to Electronic Communication

We would like to communicate with you using electronic means. When you accept the Electronic Communications Agreement, this tells us:

- You agree to receive any electronic communication from us for any purpose; ● You agree to receive an electronic version of any written notice or disclosures we must send you under law (“Legal Disclosures”); and
- You understand that to receive Legal Disclosures, you must meet the requirements in Section 2 below.

When we send electronic communication, including a Legal Disclosure, it may come in the form of an update to our website or within our app; as an email, text, or communication on social media; as a notification on mobile, tablet, or wearable devices; or through other electronic means. When you sign-up for an Account through Greenwood, we will request your mobile telephone number. We request this information in order to send you security confirmation text messages and information about your Account and our Services. By accepting the Electronic Communications Agreement, you are telling Greenwood that you consent and agree to accept and receive communications from us, including via e-mail, text message, calls and push notification to the mobile telephone number you provide us. As part of this consent, Greenwood, or someone on our behalf, may send you communications generated by automatic telephone dialing systems [and/or deliver prerecorded messages] that includes (i) security confirmation messages; (ii) communications about your Account (such as transfers you requested or received), (iii) communications about use and updates to our Services, and (iv) other information concerning your Account and our Services. Greenwood does not charge you when we communicate with you via text message, but your phone carrier may apply standard text messaging charges and data rates.

2. Technology Requirements

In order to receive electronic communications, including Legal Disclosures, you must have:

- A computer with current versions of Internet Explorer, Microsoft Edge, Safari or Chrome browsers that include 128-bit encryption, with cookies enabled;
- A mobile device, Android and iPhone SE (1st generation) or newer, with data access and/or an internet connection;
- The ability to view and retain Portable Document Format (PDF) files;
- An email address and mobile phone number;
- Either a printer, hard drive or other storage device with sufficient storage space.

We may change these requirements from time to time, but we will notify you promptly of any material changes.

3. Paper Versions

If you would like a paper copy of any Legal Disclosure we send you, please contact us at support@gogreenwood.com and we will send a copy to you at no cost.

4. Withdrawing Consent

If you would like to withdraw your consent, you can tell us at any time by emailing support@gogreenwood.com. Once you do withdraw your consent, we will no longer send you electronic copies of any Legal Disclosure. Also, please be aware that once you withdraw consent, we may – but are not obligated to – cancel your Account with us.

5. Saving and Reviewing this Consent

This Agreement can be printed and saved for your records.