

Monorail - Checking and Savings Account Terms and Conditions Summary

Spend Account - Card is attached to the Deposit Account (Checking Account)

Minimum Balance	No minimum balance to open a checking account. No minimum balance to avoid monthly fee. Accounts with a zero balance for 365 consecutive days may be closed with no further notice.
Statements	Statements are available electronically at no charge.
Interest	This account does not earn interest.
Debit Card	Account Funding Transaction Limit \$5,000
Transaction Limits	Daily Transaction Limits – Point of Sale Withdrawal \$2,000 Daily Withdrawal Limit – ATM Withdrawal \$510
Fees	Card Replacement Fee - \$5 Stop Payment - \$30/per occurrence Dormant – beginning the 12 th month after non usage of the account \$15/month. Visa International Card Fee with currency conversion 1% Sales tax as applicable.

Wishlist Fund/Savings Track (Savings Account)

Minimum Balance	No minimum balance to open. No minimum balance to avoid monthly fee. Accounts with a zero balance for 365 consecutive days may be closed with no further notice.
Subaccount	Each time you create a new Savings Track, you create a new “subaccount” within your Savings Account. Interest is calculated and paid for the Wishlist Fund and each Savings Track/subaccount. The Wishlist Fund and each Savings Track/subaccount earns the same interest rate. Interest will be paid into Wishlist Fund or Savings Track/subaccount for which it is earned.
Statement	Statements are available electronically at no charge.
Transaction Limitations	We reserve the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from the Savings Account.
Interest	Interest rate and annual percentage yield (APY) may change at any time. See Rates, Limits and Fees for interest rate and (APY) and will be posted on the Platform’s Website and/or Mobile App. Interest will be compounded and paid to your account on a monthly basis. Daily balance computation method – the Bank uses the daily balance method to calculate the interest on your Savings Account. This method applies a daily periodic rate to the principal in the Savings Account each day. The daily balance that we use when calculating interest on the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which the interest is paid. Interest begins to accrue no later than the Business Day Bank receives credit for the deposit of noncash items (for example, checks). Transfers from the Savings Account to another account or to third parties by preauthorized, automatic, computer (online banking), or telephone transfer or by draft, debit card (if applicable), ACH, or similar order to third parties may be limited by Bank as required by law or as outlined in this Agreement. The daily interest accrual is rounded to the 4 th position to the right of the decimal. Each days accrual is add to the previous days accrual.
Fees	Stop Payment - \$30/per occurrence Dormant – beginning the 12 th month after non usage of the account \$15/month.

See complete terms and conditions to follow and [Rates, Limits and Fees](#) for more information.

Wishlist, Tracks, and Checking Accounts are made available through Vimvest LLC DBA Monorail. Wishlist, Tracks, Checking Accounts, and the Monorail Visa Debit Card are provided by and issued by Hills Bank and Trust Company, Member FDIC

HILLS BANK AND TRUST COMPANY CONSUMER ACCOUNT AGREEMENT

IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION ("ARBITRATION" SECTION) REQUIRING ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING ARBITRATION.

"CUSTOMER SERVICE" CONTACT INFORMATION:

Mailing Address: 3322 Bee Ridge Road, Sarasota, FL 34239

Website: www.monorail.com

Customer Service Phone Number: (844) 400-4235

Support email: support@monorail.com

This agreement contains the Consumer Account Agreement (the "Agreement") related to the non-interest bearing demand deposit account ("Deposit Account") and/or the interest bearing savings account ("Savings Account") (collectively, the "Accounts" or individually an "Account") made available by Hills Bank and Trust Company, a bank chartered under the laws of the State of Iowa ("Bank"), member of the Federal Deposit Insurance Corporation ("FDIC") on behalf of Vimvest, LLC d/b/a Monorail ("Platform"), the program partner responsible for managing the Accounts and providing customer service to you. "You," "your," and "Account Owner" refer to the owner of the Accounts. The Deposit Account is referred to on the Platform as a Checking Account or Spend Account and the Card (defined below) is attached to the Deposit Account. The Savings Account is referred to on the Platform as Wishlist Fund.

You may submit a request to open the Accounts at the Platform's website (the "Website"), if available, by visiting the Website, or by using the Platform mobile banking application (the "Mobile App"). Bank may refuse to process any transaction(s) that it believes may violate the terms of this Agreement or applicable law.

Bank's privacy policy is available at www.hillsbank.com/privacy-policy and is considered part of this Agreement.

Bank's business days are Monday through Friday, excluding legal holidays observed by the Federal Reserve System.

1. Description of Your Account

1.1 Account Eligibility

The Accounts and the Vimvest, LLC d/b/a Monorail VISA Debit Card ("Card"), if issued to you, are available to consumers who are citizens or permanent residents of the fifty United States ("U.S."), Puerto Rico, and the District of Columbia who are at least 18 years of age (or older if you reside in a state where the majority age is older) with a valid Social Security number or Tax Identification Number. By requesting, activating, or using an Account, you represent and warrant to Bank that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a US citizen or legal alien residing in the United States, Puerto Rico, or the District of Columbia; (iii) you have provided Bank with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information that you provide to Bank in connection with the Account and/or Card is true, correct, and complete; and (v) you received a copy of this Agreement and agree to be bound by and to and comply with its terms. You must agree to accept electronic, rather than paper statements. Your acceptance of electronic statements means; (i) you must keep Bank and Platform supplied with your valid email address; and (ii) you must agree to accept electronic delivery of all account communications (such as end-of-year tax forms and electronic statements).

Bank may use information from third parties to help Bank determine if it should open your Accounts.

1.2 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, BANK WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW BANK TO IDENTIFY YOU. BANK MAY ALSO ASK TO SEE A COPY OF YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

1.3 The Accounts

The Deposit Account is a non-interest-bearing online transaction demand deposit account to hold deposits and is used to make payments and transfers to third parties. There is no minimum balance requirement and no monthly service charges associated with the Deposit Account. If made available by Platform, the Account may include the use of a Card. Use of a Card will be governed by the terms of this Agreement.

The Savings Account is an interest-bearing online account. There is no minimum balance requirement and no monthly service charges associated with the Savings Account.

Each time you create a new Savings Track, you create a new "subaccount" within your Savings Account. Interest is calculated and paid for the Wishlist Fund and each Savings Track/subaccount. The Wishlist Fund and each Savings Track/subaccount earns the same interest rate. Interest will be paid into Wishlist Fund or Savings Track/subaccount for which it is earned. See Section 6 (Truth in Savings Disclosure) for more details.

1.4 Titling and Ownership

An Account may only be owned and titled in the name of one (1) person who shall solely retain the right to direct the deposit or transfer of funds. The Account cannot be owned or titled jointly, by an organization, as Payable on Death ("POD") or "In Trust For" ("ITF").

1.5 Death or Incapacitation

You or your appointed party, designee, or appointed individual agree to notify Bank promptly if you become legally incapacitated, are deemed incompetent, or die. Bank will continue to accept deposits and process transaction instructions into and from your Accounts until Bank: (i) is notified of your death or adjudication of incompetency and (ii) has a reasonable opportunity to act. You agree that, even if Bank has knowledge of your death it may pay or process transactions on your Account on or before the date of death for up to ten (10) days after that date unless ordered to stop payment by someone claiming interest in the Account. Bank may require additional documentation to confirm any claims made on the Account.

1.6 Power of Attorney

Bank may, but is not required to, honor your orders and instructions to give another person authority to make transactions on your Accounts by giving power of attorney to another individual. The account owner and person executing power of attorney over a deposit account is known as the "Principal." The person granted Power of Attorney for the Principal is known as the "Agent." Bank may refuse to accept a power of attorney for reasonable cause, and Bank may require the Agent to sign an affidavit stating that the power of attorney presented to Bank is a true copy and that, to the best of the Agent's knowledge, the Principal continues to be alive and competent and that the relevant powers of the Agent have not been amended or terminated. The Principal is responsible for providing Bank with any information if an affidavit presented to Bank is untrue or misleading or if the Agent exceeds the authority granted by the Principal in the power of attorney. The Agent must notify Bank in writing if the Principal dies or is declared incompetent. The power of attorney will continue in force until (i) Bank receives written

revocation from the Principal; (ii) Bank receives written notification of the Principal's death, or (iii) Bank receives written notification of the death or incapacity of the Agent.

1.7 Bank's Relationship With You

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

1.8 Indemnification

At Bank's request, you agree to defend, indemnify, and hold harmless Bank and Bank's parents, subsidiaries, and other affiliated companies, and their respective employees, contractors, officers, and directors against any and all claims, suits, damages, costs, lawsuits, fines, penalties, liabilities, and expenses (including, without limitation, reasonable attorneys' fees) that arise from your violation of this Agreement, applicable law, or any third-party rights or your fraud or willful misconduct. Bank reserves the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.

2. GENERAL RULES GOVERNING THE ACCOUNT

The Account, your obligations under this Agreement, and the Card may not be assigned. Bank may transfer its rights under this Agreement. Use of the Account is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. Bank does not waive its rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be 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 will be governed by the law of the State of Iowa.

2.1 Account Funding with Direct Deposits

Your account number and bank routing number (073913755) may be used for the purpose of initiating direct deposits to your Account. When you originate an electronic funds transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, Bank and every receiving or beneficiary institution may rely on the identifying number to make payment. Bank may rely on the number even if identifies a financial institution, person, or account other than the one named.

IMPORTANT: IF YOUR ACCOUNT NUMBER CHANGES, YOU MUST IMMEDIATELY NOTIFY THE DEPOSITOR OF FUNDS. YOU MUST PROVIDE THEM WITH THE NEW ACCOUNT NUMBER TO ENSURE THAT THE FUNDS ARE PROPERLY CREDITED TO YOUR ACCOUNT.

2.2 Problems That Could Occur with Deposits: Overpayments and Reversals.

If funds are deposited or transferred into your Account by mistake or otherwise, Bank may correct the situation by deducting the amount of the deposit from your Account without prior notice to you. If there are not enough funds in your Account at that time, your Account balance could become negative. See Section 2.4 "No Overdrafts" and 2.5 "Right to Set Off" below for more information about what could occur if your Account has a negative balance.

2.3 No Deposits in Cash, Paper Checks or Foreign Currency

Bank is not liable for any deposits, including cash, lost in the mail, lost in transit, or not received by us.

- Cash - Bank does not accept cash deposits. If you mail a cash deposit, the cash will be sent back to the address Bank has for you on file.
- Paper Checks - Checks, cashier's checks, and money orders may not be deposited by mail. All checks and money orders sent to Bank for deposit will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be deposited to the Account at Bank's discretion.

- Foreign Currency - Bank does not accept deposits in foreign currency. Any deposits received in foreign currency, cash, or check will be sent back to the address Bank has for you on file.

2.4 No Overdrafts

You are not permitted to overdraw your Account. If the available balance in your Account is not sufficient to cover any payment or withdrawal you have authorized, Bank may refuse to process the payment or withdrawal. If your Account balance becomes negative for any reason, you must make a deposit immediately to cover the negative balance. If your Account has a negative balance for an extended period of time and you have another account with us, Bank reserves the right to exercise Bank's right to set off. See Section 2.5 "Right to Set Off" below for details. If your Account has a negative balance for twenty-one (21) calendar days or more it will be closed without additional notice to you. In the event you fail to pay the amount of any negative balance and Bank refers your Account to an attorney for collection, you agree to pay all reasonable expenses, including, but not limited to, reasonable attorneys' fees and court costs incurred by Bank as a result of your Account being negative.

2.5 Right to Set Off

If your Account balance becomes and remains negative, Bank can use the funds in any of your accounts at Bank to repay the amount owed on the negative balance Account without further notice to or demand on you. This means Bank has the right to set-off any liability, direct or contingent, past, present or future that you owe against any account you have with Bank. Further, you grant Bank a lien on and security interest in the funds on deposit in each of your account(s) at Bank as security for all of your liabilities and obligations to Bank, now or in the future.

2.6 Legal Processes Affecting Accounts

If legal action such as a garnishment, levy, or other state or federal legal process ("Legal Process") is brought against your Account, Bank may refuse to permit (or may limit) withdrawals or transfers from your Account until the Legal Process is satisfied or dismissed. Regardless of the terms of such garnishment, levy, or other state or federal process, Bank has first claim to any and all funds in your Account for your liability under this Agreement. Bank will not contest on your behalf any such Legal Process and may take action to comply with such Legal Process as Bank determines to be appropriate in the circumstances without liability to you, even if any funds Bank may be required to pay out leaves insufficient funds to pay a transaction that you have authorized. Payment is made after satisfying any fees, charges or other debts owed to Bank. You agree that you are responsible for any expenses, including legal expenses and fees Bank incurs due to any Legal Process on your Account. Bank may charge these expenses to your Account. You will indemnify Bank for any losses if it does this.

2.7 Account Inactivity and Escheatment

If your Account has a balance but has been inactive for at least 12 months, your Account will be charged a dormant fee as disclosed on the Rates, Limits, and Fee Schedule beginning the 12th month after non-usage of the Account. If your Account has been at a \$0 balance for at least 12 consecutive months, Bank or Platform may close your Account without further notice to you.

An Account that is inactive for a period of time may be considered dormant and is subject to escheatment. Each state has varying laws as to when an account is subject to escheatment and Bank may be required to send the balance in your Account to the state of your last known address. Bank will make all reasonable efforts to contact you before transferring the remaining balance of your Account to the applicable state. For an Account with an international address, the funds will be transferred to the State of Iowa.

2.8 Consent to Use Electronic Signatures and Communications and Statements

To the fullest extent permitted by law, this Agreement, account statements, notices and other communications (collectively, "Communications") from Bank to you regarding your Account(s) and related services with Bank may be provided to you electronically, and you consent and agree to receive those communications in an electronic

form. Electronic Communications may be posted on the pages within the Platform Website and/or the MobileApp, and may also be delivered to your email address.

You may print a paper copy of or download any electronic communication and retain it for your records. All Communications in electronic format will be considered to be "in writing," and to have been received on the day of posting, whether or not you have received or retrieved the Communication. Bank reserves the right to provide Communications in paper format.

Your consent to receive Communications electronically is valid until you revoke your consent by notifying Platform of your decision to do so. If you revoke your consent to receive Communications electronically, Bank will terminate your Accounts and Platform may terminate your right to use the Platform Website and/or Mobile App or to obtain or maintain Platform Account(s) and related services, and you accept sole liability for losses resulting from an involuntary termination of your Platform Account(s) and related services, to the extent permitted by law.

Except as expressly provided otherwise in this Agreement, Bank or Platform as Bank's agent will mail, send electronically, or otherwise make Communications available to you. Please review promptly all Communications Bank or Platform as Bank's agent delivers or makes available to you. If Communications are mailed to you, they will be delivered to you at the postal address shown in Bank's records. If Communications are sent to you electronically, they will be delivered to you at the email address shown in Bank's records or will otherwise be made available to you on the Platform Website and/or the Mobile App. However, Bank retains printable versions of your Account statements for seven (7) years, or longer periods as may be required by applicable law. You agree to give Platform notice of any change of your postal or email address.

2.9 Statements

Statements will be made available to you on the Platform's Website or Mobile App on a monthly basis unless Bank specifies to you another interval period when you open your Account or thereafter. Bank or Platform may also send you an email, text message, or push notification that statements are available on the Platform's Website or Mobile App. The Account statement will describe each item by item number (where appropriate), amount, and date of debit or credit. If Bank complies with the foregoing provisions of this Section, you agree that the statement and items all have been made available to you in a reasonable manner. Electronic statements are available to view and print on the Website (if available) or Mobile App. Account statements are considered to be correct. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying Platform of any discrepancies. Reasonable promptness will not exist if you fail to notify Platform within 30 days after the statement is made available to you. If you fail to notify Platform of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that Bank will not be liable for discrepancies reported to Platform after sixty (60) days after the statement is made available to you, even if Bank failed to exercise ordinary care. However, if the discrepancy is the result of an electronic funds transfer, the provisions of Section 3.4 "Your Liability for Unauthorized Transfers" and Section 3.6 "Information About Your Right to Dispute Errors" will control its resolution.

2.10 Special Rules for New Accounts

Accounts open less than thirty (30) days may be limited in functionality. Direct deposits and other funds credited to your Account may be given provisionally for a reasonable amount of time. If Platform also offers a Card with your Deposit Account, you may also not be eligible to use certain features until the Card has been activated and the Deposit Account has been open for at least thirty (30) days. In addition, certain transfer limits may be lower during this time as indicated in the following Sections: 2.1 "Account Funding" and 3 "ELECTRONIC FUNDS TRANSFER DISCLOSURE AND SPECIAL TERMS AND CONDITIONS."

2.11 Illegal Transactions

You may not use your Account for online gambling or any illegal transactions. Bank may refuse to process any transaction that it believes may violate the terms of this Agreement or applicable law. You acknowledge and agree that Bank has no obligation to monitor, to review, or to evaluate the legality of your transactions. To the fullest extent permitted by law, you agree to pay for any transaction that you authorized, even if that transaction is determined to be illegal.

3. ELECTRONIC FUNDS TRANSFER DISCLOSURE AND SPECIAL TERMS AND CONDITIONS

Your Account number and Bank's routing number (073913755) can be used for preauthorized direct debits ("ACH Debit(s)") from merchants, internet service or other utility service providers ("Merchants") and for the purpose of initiating direct deposits and transfers from external bank accounts ("ACH Credit(s)") to your Account.

3.1 ACH Debit Transactions Cut-off Time

The cut-off time for scheduling next day ACH transfers is 3:00 pm CST. Any next day ACH transfer scheduled after the cut-off time will be treated as if it were scheduled on the next business day. In some circumstances, transactions may be delayed for risk or compliance reasons.

At the Bank's discretion, for security reasons, the amount of funds that can be transferred from your Account per day may be limited.

3.2 Electronic Funds Transfer Services

The following terms are used to describe Electronic Funds Transfer ("EFT") services. "Automated credits," "external transfers," or "direct deposits" are deposits made to your Account by electronic means. "Automated payments" indicate payments authorized by you to be made from your Account by electronic means. When you authorize transfers to or from your Account, you agree to these terms and conditions.

Types of Electronic Funds Transfers Available

- You may arrange with another party, such as your employer, other financial institutions, or direct Bank to electronically deposit funds on a one-time or recurring basis directly to your Account.
- You may arrange with another party, or direct Bank to electronically withdraw funds on a onetime or recurring basis directly from your Account.
- Card transactions that are described below in the Section titled "Debit Card."

Limitations on Transfers, Amounts and Frequency of Transactions

- At Bank's discretion, for security reasons, the number and amount of transfers per day or month may be limited.
- Direct deposits are accepted into open Accounts only.
- See Rates, Limits, and Fee Schedule for more information about transaction limitations.
- Card limitations are described in the section titled "Debit Card."

Right to Receive Documentation of Electronic Funds Transfers

- Statements. You will have access to an electronic monthly statement that can be viewed on the Website (if available) or Mobile App.
- Direct Deposits or Automated Credits. 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, contact Platform Customer Service to find out if the deposit has been made.
- Transaction Receipts: Depending on the location an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a

transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Card at a participating merchant. If the transaction is \$15.00 or less, the participating merchant is not required to provide a receipt.

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

If you scheduled a one-time ACH transfer or recurring ACH transfers or if you use your Card to authorize in advance any recurring payments from your Deposit Account, you may be able to cancel the transaction(s) or stop any of these payments. To stop a preauthorized ACH transfer or recurring Card payment you preauthorized through the Platform, if you are unable to cancel the transaction on the Website or Mobile App, please call or email Platform Customer Service using the contact information listed in this Agreement to request cancellation of the payment.

To stop payment, first try to cancel the transaction on the Website or Mobile App and, if you are unsuccessful, call or otherwise contact Platform Customer Service. Your request to stop payment must be received at least three (3) business days 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 receiver of a transfer, you may be required to put your request in writing to Platform Customer Service within fourteen (14) days after your notification to stop such payments. You will need to tell Platform: the name of the payee, the dollar amount of the payment and the date of the payment. If written stop payment notification is not received within fourteen (14) days, the payment in question may be honored as originally authorized and future payments will not be permanently stopped. You will be charged a fee (see the Rates, Limits and Fee Schedule) every time you request a stop payment order, and for each stop payment order renewal you make. Your Card may need to be cancelled in order to stop the recurring payments.

Notice of Varying Amounts

If regular payments may vary in amount, the person you are going to pay will tell you, ten days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

3.3 Liability for Failure to Stop Payment of Preauthorized Transfer

If you order Platform or Bank to stop a preauthorized payment three (3) business days or more before the transfer is scheduled, and Bank/Platform does not do so, Bank will be liable for your losses or damages.

3.4 Your Liability for Unauthorized Transfers

Contact Platform Customer Service at once using the contact information listed in this Agreement if you believe your Account number or Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Account number or Card has been lost or stolen, or that someone has transferred or may transfer money from your Account without your permission, contact Platform Customer Service. You could lose all the money in your Account. If you notify Platform Customer Service within two (2) business days after you learn of the loss or theft or of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Account or Card without your permission. If you do not notify Platform Customer Service within two (2) business days after you learn of the loss or theft of your Account number or Card and Platform or Bank can prove that it could have stopped someone from using your Account or Card without your permission if you had promptly notified Platform Customer Service, you could lose as much as \$500.00.

Transactions Routed through the Visa System: Visa Zero Liability Protection. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized transactions using your Card that take place on the Visa system without

a PIN is \$0.00 if you are not grossly negligent or fraudulent in the handling of your Card. This reduced liability does not apply to PIN transactions not processed by Visa or ATM cash withdrawals.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify Platform Customer Service at once following the procedures stated in the Section 3.7 below labeled "Information About Your Right to Dispute Errors." If you do not notify Platform Customer Service within sixty (60) days from the date the statement was made available to you, you may not get back any of the value you lost after the sixty (60) days if Platform and/or Bank can prove that it could have stopped someone from taking value if you had notified Platform Customer Service in time. If a good reason (such as a long trip or a hospital stay) kept you from telling Platform, Platform and/or Bank will extend the time periods. If your Account number has been lost or stolen, Bank will close the Account to keep losses down and issue you a new Account number.

If your Account number 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.

3.5 YOUR CARD OR ACCOUNT NUMBER IS LOST, STOLEN OR SUBJECT TO ANY UNAUTHORIZED USE

You agree to notify Platform Customer Service immediately if your Card or Account number is lost or stolen, or if you believe either your Card or Account number is subject to any unauthorized use. You also agree to take any reasonable actions Platform or Bank may request to prevent unauthorized Card use. Contact Platform Customer Service IMMEDIATELY if you believe: (a) the Card or Account number has been lost or stolen, (b) someone has gained unauthorized access to any access information for your Account, or (c) someone has transferred or may transfer funds from the Card or Account without your permission.

3.6 Bank's Liability for Failure to Complete Transactions

If Bank does not properly complete a transaction from your Account on time or in the correct amount according to Bank's Agreement with you; Bank will be liable for your losses or damages. However, there are some exceptions where Bank will not be liable, including but not limited to the following:

- If through no fault of Bank, you do not have enough funds available in your Account to complete the online transfer;
- If a merchant refuses to accept your Card;
- If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- If access to your Account or linked account has been blocked after you reported your Account number or linked account number lost or stolen;
- If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- If Bank or Platform have reason to believe the requested transaction is unauthorized;
- If the ATM terminal has insufficient cash to complete the transaction;
- If the merchant settles late or for the wrong amount;
- If circumstances beyond Bank's control (such as fire, flood, or computer communication failure) prevent the completion of the transaction, despite reasonable precautions that Bank has taken; or
- Any other exception stated in Bank's Agreement with you.

3.7 Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, contact Platform Customer Service using the contact information listed in this Agreement if you think your statement or receipt is wrong or if you need more information about a transaction listed in the statement or receipt. Platform must allow you to report an error until sixty (60) days after the date Platform made available the first statement on which the error appeared. You may

request a written history of your transactions at any time by contacting Platform Customer Service. To report an error or an unauthorized transaction, you will need to tell Platform Customer Service:

- Your name, email address, and Account number;
- Why you believe there is an error, and the dollar amount involved; and
- Approximately when the error took place.

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

Bank (or Platform on Bank's behalf) will determine whether an error occurred within ten (10) business days after you report the error and will correct any error promptly. If Bank needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Bank decides to do this, it will credit your 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 Bank or Platform asks you to put your complaint or question in writing and you do not provide it within ten (10) business days, Bank may not credit your Account.

For errors involving new Accounts, point-of-sale transactions, or foreign-initiated transactions, Bank may take up to ninety (90) days to investigate your complaint or question. For new Accounts, Bank may take up to twenty (20) business days to credit your Account for the amount you think is in error.

Visa® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Check Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable law or regulations.

Bank or Platform will tell you the results within three (3) business days after completing the investigation. If Bank decides that there was no error, Bank or Platform will send you a written explanation. Copies of the documentation used in the investigation may be obtained by contacting Platform Customer Service at the phone number or address shown at the beginning of this Agreement. If you need more information about Bank's error-resolution procedures, call Platform Customer Service, or visit the Website (if available) or MobileApp.

4. DEBIT CARD

This Section 4 applies to the Vimvest, LLC d/b/a Monorail VISA Debit Card ("Card") previously issued, or to be issued, by Bank, on behalf of Platform, and represents an agreement between you and Bank and its subsidiaries and affiliates. Bank is pleased to issue you a Card, which enables you to make certain electronic fund transfers to and from your Deposit Account.

4.1 ACTIVATING YOUR CARD

A CARD CANNOT BE USED TO PERFORM TRANSACTIONS UNTIL YOU HAVE ACTIVATED THE DEPOSIT ACCOUNT PURSUANT TO THESE TERMS AND HAVE BEEN APPROVED FOR THE CARD. BY ACTIVATING A DEPOSIT ACCOUNT OR BY PARTICIPATING IN THE PROGRAM IN ANY WAY, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTAND THESE TERMS AND YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THESE TERMS AND BANK'S PRIVACY POLICY, AVAILABLE AT www.hillsbank.com/privacy-policy.

4.2 PIN & PIN SECURITY

To protect your Deposit Account, you will be provided a personal identification number ("PIN") for automated teller machine ("ATM") Transactions and point-of-sale ("POS") Card Transactions. You must memorize your PIN and not share it with anyone. Do not write the PIN on a Card or keep it in the same location as the Card. Do not share your Card number or PIN with anyone. If you believe that anyone has gained unauthorized access to your PIN, you should advise Bank via Platform Customer Service immediately, following the procedures in the section labeled "Your Liability for Unauthorized Transfers."

4.3. USING YOUR CARD

4.3.1 Making Purchases

You may use your Card to make purchases at any merchant that accepts VISA debit cards or debit cards of other networks in which the Bank participates, subject to the funds available in your Deposit Account, the transaction limits described below, and the other terms and conditions of this Agreement. Each time you use your Card, you authorize Bank to reduce the value available in your Account by the amount of the transaction and any applicable fees. The new balance will be available for making purchases with your Card. You are not allowed to exceed the amount of available funds in your Deposit Account through an individual transaction or a series of transactions. If you do not have enough funds available in your Deposit Account, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount using another payment method. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Nevertheless, if a transaction exceeds the amount of available funds in your Deposit Account, you will be fully liable to Bank for the full amount of the transaction and any applicable fees. When making purchases with your Card at POS device you may select "CREDIT" on the keypad to make a signature purchase. You may not use your Card for online gambling or illegal transactions. Bank may temporarily "freeze" your Deposit Account and attempt to contact you if Bank notices transactions that are unusual or appear suspicious.

4.3.2 Cash Withdrawal Limitations and Point of Sale Limitations: For security purposes, Bank may set daily withdrawal limits for ATMs and/or limitations on the amount of good and services you may buy in any one day through the use of Bank's point of sale service. For security reasons, specific dollar limits are disclosed on the Rates, Limits, and Fee Schedule. Bank reserves the right to change dollar amount limits at any time upon prior notification.

4.3.3 Merchant Holds on Available Funds

When you use your Card or Card number to initiate a transaction at certain merchant locations, websites, or mobile applications, such as hotels, restaurants, gas stations, and rental car companies, where the final purchase amount is unknown at the time of authorization, a hold may be placed on the available funds in your Account for an amount equal to or in excess of the final transaction amount. The funds subject to the hold will not be available to you for any other purpose until the merchant sends Bank the final transaction amount. Once Bank receives the final transaction amount, it may take up to seven days for the hold to be removed. During that period, you will not have access to the funds subject to the hold.

4.3.4 Cash Access

Your Card may be used with a PIN at any ATM connected to one of the various card processing networks in which Bank participates ("Network") to make cash withdrawals directly from your Deposit Account.

When you use an ATM not owned by Bank, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Bank is not responsible for such fee. The amount of the fee should be disclosed at the ATM. Any such fee will be deducted from the balance of the Deposit Account, along with the amount of the withdrawal performed at the ATM.

If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location and may charge a fee.

4.3.5 Transactions in a Foreign Currency

If you make a purchase using your Card in a currency other than in U.S. dollars, the amount deducted from the available funds in the Deposit Account will be converted by VISA into U.S. dollars. The applicable exchange rate will be selected by VISA from the range of rates available in wholesale currency markets for the applicable central

processing date, which may vary from the rate VISA itself receives or the government-mandated rate. The exchange rate used on the central processing date may be different than the rate that was in effect on the date you performed the transaction.

4.3.6 Foreign Currency Fee

If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued ("Foreign Transaction"), you will be charged a fee as disclosed on the Rates, Limits, and Fees Schedule on the total amount of the transaction in U.S. dollars. The card association may consider transactions occurring in U.S. territories to be Foreign Transactions, so transactions originating from these locations may be subject to a Visa International Card Fee. If the Foreign Transaction results in a credit due to a return, Bank will not refund any Visa International Card Fee that may have been charged on your original purchase.

4.4. ACCOUNT ALERTS

If you provide your mobile phone number, other text message address or download the Mobile App to another mobile device, Platform may send you important notices to the mobile number, text message address, or mobile device you have provided in the Mobile App. In addition, if you provide your mobile phone number or other text message address to us or download the Mobile App to another mobile device, you expressly consent to receive text messages relating to your Card and Deposit Account at that number, address, or device. Third-party data and message fees may apply.

4.5. VERIFIED MOBILE DEVICE

When using the Mobile App and other Card program services with your mobile device, you may provide a valid mobile device number or text message address in the Mobile App and verify such number or text message address as instructed. To verify your mobile device number or text message address, Platform may send you a code via text message to the mobile device number or text message address you provide, and you must enter that code as instructed. If you change your mobile device number or text message address, you must promptly provide and verify your new mobile device number or text message address.

4.6. REFUNDS

You will not receive cash refunds for Card transactions. If a merchant gives you a credit for merchandise returns or adjustments, the merchant may do so by processing a credit adjustment. Bank is not responsible for the delivery, quality, safety, legality, or any other aspects of goods or services that you purchase with your Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were purchased.

4.7. MAINTENANCE OF DEPOSIT ACCOUNT

If, at any time, your Deposit Account with Bank is closed, you will lose access to your Card and your Card will no longer work.

4.8. EXPIRATION

The Card plastic is valid through the expiration date shown on the front of the Card, except where prohibited or modified by applicable law. You will not be able to use your Card after the valid through date; however, you may request a replacement Card at no cost to you by following the procedures in the paragraph labeled "Card Replacement."

4.9. CARD REPLACEMENT

If you need to replace your Card for any reason, please contact Platform Customer Service to request a replacement Card. You will be required to provide personal information which may include your Card number, full name, transaction history, copies of accepted identification, etc. Platform and/or Bank reserves the right to require an affidavit signed by you and conduct an investigation into the validity of any request. You will be charged a card replacement fee (see Rates, Limits, and Fee Schedule) and there may be a fee for expedited shipping of a replacement Card. It may take up to thirty (30) days to process a request for a replacement Card although Bank will endeavor to provide you with a replacement Card on as timely a basis as is reasonable under the circumstances. In order to assist us in maintaining the security of your Account and access points, the Card remains Bank's property and may be revoked or cancelled by Bank at any time without giving you prior notice. If your Card has been cancelled, Bank is under no obligation to issue a new Card.

5. GENERAL FUNDS AVAILABILITY POLICY

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

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

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

5.1 Availability

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

5.2 Business Days

The length of the delay in the availability of funds is counted in business days from the day your deposit is applied to your Account.

5.3 Same Day Availability

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

5.4 Longer Availability

Electronic transfers deposited into the Account initiated through the Mobile App or Website may not be available for up to three (3) business days from the settlement date, but will be viewable in the Account on the same day they are posted to your Account.

ACH Credits received from an external bank account will be applied to the Account when Bank has verified the external account and received payment on collected funds. Once the funds are applied to the Account, they will generally have same business day availability.

Bank or Platform will notify you if Bank delays your availability to withdraw funds from external transfers, and Bank or Platform will tell you when the funds will be available. If there is a delay, funds will generally be available

no later than the seventh business day after the day the external transfer has finished processing. In some instances, funds may not be available for up to 95 calendar days.

6. TRUTH IN SAVINGS DISCLOSURE

6.1 Deposit Account.

Your Deposit Account is not an interest-bearing account. There are no service charges associated with the Deposit Account. There is no initial deposit required to open a Deposit Account.

6.2 Savings Account.

Your Savings Account is an interest-bearing account. There are no monthly service charges associated with the Savings Account. The interest rate and annual percentage yield on your Savings Account will be disclosed to you at the time of Account opening on the Rates, Limits, and Fee Schedule. At Platform's discretion, your interest rate and annual percentage yield may change at any time. Interest rate changes will be posted on Platform's Website and/or the Mobile App in the Rates, Limits, and Fee Schedule. Interest will be compounded on a monthly basis. Interest will be credited to your Savings Account on a monthly basis. If you close your Savings Account before interest is credited, you will receive the accrued interest. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from the Savings Account.

Each time you create a new Savings Track, you create a new "subaccount" within your Savings Account. Interest is calculated and paid for the Wishlist Fund and each Savings Track/subaccount. The Wishlist Fund and each Savings Track/subaccount earns the same interest rate. Interest will be paid into Wishlist Fund or Savings Track/subaccount for which it is earned. See Section 6 (Truth in Savings Disclosure) for more details.

Daily balance computation method – Bank uses the daily balance method to calculate the interest on your Savings Account. This method applies a daily periodic rate to the principal in the Savings Account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid. Interest begins to accrue no later than the business day Bank receives credit for the deposit of noncash items (for example, checks). Transfers from the Savings Account to another account or to third parties by preauthorized, automatic, computer (online banking), or telephone transfer or by draft, debit card (if applicable), ACH, or similar order to third parties may be limited by Bank as required by law or as outlined in this Agreement.

The daily interest accrual is rounded to the 4th position to the right of the decimal. Each day's accrual is added to the previous day's accrual.

6.3 Bonus Disclosure

If a bonus is provided for your Account, any bonus in excess of \$10 may be reported as interest.

7. DEPOSIT NETWORK SERVICE

7.1 Introduction

Please carefully read the complete disclosure in this Deposit Network Services section. By entering into this Agreement with Bank, you authorize us to offer and provide you a variety of services and products in conjunction with your Account held with us. From time-to-time, we may provide you services where Bank will deposit your funds into other insured depository institutions through a deposit network program administered by a third-party service provider and held in custody by a third-party custodian (a "Deposit Network Service"). At any given time, all, none or a portion of the funds deposited into your Account may be placed into the Deposit Network Service and held beneficially in your name at other depository institutions which are insured by the FDIC and are participants in such Deposit Network Service. Bank utilizes the Deposit Network Service provided by StoneCastle Cash Management, LLC, a Delaware limited liability company ("StoneCastle"). As a part of its Deposit Network

Service, StoneCastle has developed a network of FDIC-insured depository institutions located throughout the United States (each a “Network Bank” and together, the “Network Banks”).

7.2 How It Works

In the event funds from your Account are deposited into Network Banks via the Deposit Network Service, Bank will deliver those funds as your agent to a custody bank participating in the Deposit Network Service (the “Custodian Bank”). StoneCastle is responsible for directing the Custodian Bank to make deposits, in specific amounts, at one or more of the Network Banks. In the event Bank requests your funds to be returned from the Deposit Network Service to Bank, it will send notice to the Custodian Bank and StoneCastle. StoneCastle will then direct the Custodian Bank to make withdrawals, in specific amounts, from one or more Network Banks. The Custodian Bank will then return funds to Bank in the amount requested by Bank. You are not required or permitted to take any action with respect to the Deposit Network Services.

7.3 Network Banks

StoneCastle has created, developed, and manages a proprietary network of insured depository institutions, also referred to herein as the Network Banks, through which funds deposited by you at Bank may be deposited into accounts at one or more of the Network Banks, along with funds from other persons. The use of the Deposit Network Services will not create a direct relationship between you and: (i) any of the Network Banks, (ii) StoneCastle or (iii) the Custodian Bank. StoneCastle, as agent of Bank, maintains records of the balance held for the benefit of each depositor at each Network Bank.

7.4 FDIC Insurance

The FDIC is an independent agency created by the United States Congress that provides deposit insurance to depositors in commercial banks and savings institutions legally chartered to offer banking services in the United States. FDIC deposit insurance is backed by the full faith and credit of the United States government. FDIC deposit insurance covers the depositors of a failed FDIC-insured depository institution dollar-for-dollar, principal plus any interest accrued, through the date of a bank failure, up to at least the then current Standard Maximum Deposit Insurance Amount, or “SMDIA,” as determined by the FDIC. The SMDIA is currently \$250,000. As a part of the Deposit Network Services, the amount of your funds deposited from your Account at any Network Bank will not exceed the then applicable SMDIA. As a result, assuming that you have no funds in any of the Network Banks, your funds would be eligible for full protection through FDIC insurance once funds arrive at the Network Banks.

The Deposit Network Service allocates funds solely on data provided to it by Bank. Therefore, if you maintain funds at any of the Network Banks directly or through an intermediary, your funds at such Network Bank may not be fully insured by the FDIC in the event the aggregate balance of all accounts beneficially owned by you at such Network Bank exceeds the then current SMDIA. In the event you have funds at any of the Network Banks, your deposit insurance coverage may be adversely affected, and your principal and any accrued interest may not be fully insured by the FDIC, even if the total amount deposited in that Network Bank through the Deposit Network Service is less than the SMDIA. Therefore, you may be subject to loss in the event of a failure of a Network Bank if the aggregate amount of your beneficial funds exceeds the SMDIA at such institution. To learn more about FDIC insurance please carefully review the information provided by the FDIC at: <https://www.fdic.gov/deposit/deposits>.

7.5 Funds Availability

The use of the Deposit Network Service will not modify the Funds Availability disclosure provided in this Agreement. Access to funds in your Account at Bank is governed solely by such funds availability disclosure and policy provided herein.

7.6 Interest, Fees and Expenses

You acknowledge you may not earn any net interest on balances beneficially held in Network Banks via the Deposit Network Service. In the event you have an account at Bank that is interest bearing, any interest earned will be credited to you by Bank, subject to the then current Truth in Savings Act disclosures and other terms of the applicable account. You acknowledge that Bank, Platform, Custodian Bank, and StoneCastle may earn fees and other revenues paid by the Network Banks.

7.7 Authorizations and Acknowledgements

By entering into this Agreement, you authorize Bank to utilize the Deposit Network Service with respect to funds deposited into and withdrawn from your Account. In addition, you acknowledge and authorize Bank to utilize StoneCastle as agent to provide Deposit Network Services. The Custodian Bank is authorized for all purposes to rely on instructions from StoneCastle with respect to the selection of Network Banks in which your funds are deposited. StoneCastle may use the services of one or more qualified Custodian Banks as it deems suitable for the purpose of fulfilling the role of custodian for the Deposit Network Services. In addition, you agree to the deposit of your beneficial funds in any Network Bank and acknowledge that you may not restrict the underlying placement of funds deposited into any particular Network Bank. You understand that your funds at such Network Bank may not be fully insured by the FDIC in the event the aggregate balance of all accounts beneficially owned by you at such Network Bank exceeds the then current SMDIA, and thus, you may be subject to loss in the event of a failure of a Network Bank.

8. OTHER AGREEMENT TERMS

8.1 Section Headings

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

8.2 Severability and Waiver

If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the minimum extent necessary to make it valid and enforceable and the rest of this Agreement will not be affected. Bank does not waive Bank's rights by delaying or failing to exercise them at any time.

8.3 Entire Agreement

This Agreement constitutes the entire and sole agreement between you and Bank with respect to the Accounts and supersedes all prior understandings, arrangements, or agreements, whether written or oral, regarding the Accounts.

8.4 No Warranty of Availability or Uninterrupted Use

From time to time, services related to the Platform, Account(s), and/or Card may be inoperative. When this happens, you may be unable to: (i) access the Website or Mobile App; (ii) use the Account(s) or obtain information about the Account(s); and/or (iii) use your Card or obtain information from your Card, including the available balance of funds associated with your Card. Please notify Platform Customer Service if you have any problems using the Account(s), Card, Mobile App, or Website. You agree that, except as required by applicable law, Platform and Bank will not be responsible for temporary interruptions in service due to maintenance, Website or Mobile App changes, or failures, nor shall Platform or Bank be liable for extended interruptions due to failures beyond Platform or Bank's control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.

8.5 Limitation of Liability

Except as required by applicable law, Bank shall have no liability to you if Bank is unable to complete a transaction for any reason beyond Bank's control. Except as otherwise expressly provided in this Agreement or as otherwise required by applicable law, Bank, Bank's affiliates, and the parties with whom Bank contracts in order to offer your Account(s) and related services are neither responsible nor liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to the Account(s), the Card, any products or services purchased using Account(s), or this Agreement (as well as any related or prior agreement you may have had with us). Please refer to Platform's terms and conditions agreement for further information.

8.6 English Language Controls

Any translation of this Agreement is provided for your convenience. The meaning of the terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

8.7 Account Services

For Account service assistance or additional information regarding your Account(s), please contact Platform Customer Service via the Platform Customer Service contact information provided above.

8.8 Telephone Monitoring/Recording

From time to time Platform or Bank may monitor and/or record telephone calls between you and Platform or Bank to assure the quality of Platform or Bank's Account service team or as required by applicable law.

8.9 Amendment and Cancellation

Except as otherwise required by applicable law, Bank may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on the Website or the MobileApp, and any such amendment shall be effective upon such posting to the Website or the MobileApp. The Agreement is also available on the Website and the MobileApp. You will be notified of any amendment(s) in the manner provided by applicable law prior to the effective date of the amendment(s). However, if the amendment(s) is made for security purposes or your benefit, Bank may implement it without prior notice.

Bank may cancel or suspend your Accounts, your Card, or this Agreement at any time. You may cancel this Agreement by contacting Platform Customer Service to close your Account. Your cancellation of this Agreement will not affect any of Bank's rights or your obligations arising under this Agreement prior to cancellation.

If your Account is cancelled, closed or terminated for any reason, you may request the unused balance be returned to you via ACH transfers to one of your external accounts on Bank's records or via check (unless notified otherwise in writing by Platform) to the mailing address Bank has in its records. If your Savings Account is closed before interest is credited, you will receive the accrued interest earned for that cycle. For security purposes, you may be required to supply identification, external account, and address verification documentation prior to issuing an ACH refund or refund check. Allow fourteen (14) days for processing of such balance return. In the event that the Platform's program is cancelled, closed, or terminated, Platform or Bank will send you prior notice, in accordance with applicable law and Bank will close your Account(s). Specific information and instructions, including how to receive any remaining Account balance, will be in the notice.

By retaining or using your Card or by authorizing anyone else to use the Card after the effective date of any change to this Agreement, you agree to that change. The Card is Bank's property, is nontransferable and must be surrendered to Bank upon demand.

IMPORTANT: IF YOU TERMINATE YOUR RELATIONSHIP WITH PLATFORM, THE ACCOUNTS WILL AUTOMATICALLY BE CLOSED. UPON CLOSURE, ANY REMAINING FUNDS IN THE ACCOUNTS WILL BE RETURNED PER THIS SECTION.

8.10 Confidentiality

Bank may disclose information to Platform and other third parties about your Account(s) or the transactions you make:

- Where it is necessary for completing transactions or to open your Account(s).
- In order to verify the existence and condition of your Account(s) for a third party.
- In order to comply with government agency, court order, or other legal or administrative reporting requirements.
- If you consent by giving Bank or Platform your written permission.
- To Bank's employees, auditors, affiliates, service providers, or attorneys as needed.
- Otherwise as necessary to fulfill Bank's obligations under this Agreement or as detailed in Bank's Privacy Policy, which Bank may change, amend, or modify from time to time.

8.11 No Warranty Regarding Goods or Services as Applicable

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

8.12 Survival

All provisions of this Agreement shall survive the termination of this Agreement or closure of your Account by either party for actions arising in connection with this Agreement or your Account(s).

8.13 Arbitration

ANY CLAIM, DISPUTE, OR CONTROVERSY ("CLAIM") BETWEEN YOU AND US ARISING OUT OF OR RELATING IN ANY WAY TO THIS AGREEMENT, YOUR ACCOUNT, YOUR CARD, YOUR ACQUISITION OF THE CARD OR ACCOUNT, YOUR USAGE OF THE CARD OR ACCOUNT, OR TRANSACTIONS ON THE CARD OR ACCOUNT, NO MATTER HOW DESCRIBED, PLEADED OR STYLED, SHALL BE FINALLY AND EXCLUSIVELY RESOLVED BY BINDING INDIVIDUAL ARBITRATION CONDUCTED BY THE AMERICAN ARBITRATION ASSOCIATION ("AAA") UNDER ITS CONSUMER ARBITRATION RULES IN THE STATE OF IOWA AT A LOCATION THAT IS REASONABLY CONVENIENT FOR BOTH PARTIES.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO A TRIAL BY JUDGE OR JURY.

We will pay the initial filing fee to commence the arbitration.

You and we will have every remedy available in arbitration as you and we would have from a court and will be entitled to reasonable discovery. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made finally and exclusively by the arbitrator. The arbitrator's award will be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION, OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON SHALL BE ALLOWABLE IN ARBITRATION.

This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card or Account, or any amounts owed on your Card or Account, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Solely for purposes of this Section 8.13 "Arbitration", "We" or "Us" shall mean Bank, and its respective successors, affiliates or assignees as well as any third party using or providing any product, service or benefit in connection with the Card or Account.

**IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT
ACTIVATE OR USE THE CARD OR ACCOUNT.**

Version February 2022.



FACTS

WHAT DOES HILLS BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Credit history
- Income
- Payment history
- Transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hills Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hills Bank and Trust Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-445-5725 or go to www.HillsBank.com



Member FDIC

Who we are

Who is providing this notice?	Hills Bank and Trust Company
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What we do

How does Hills Bank and Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Hills Bank and Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Pay your bills • Use your credit or debit card • Deposit money • Apply for a loan <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Hills Bank and Trust Company does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, and direct marketing companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies such as financial services companies.</i>

Other important information

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By clicking “Agree to Terms” below, you:

- 1) Agree that you have clicked on the link and read the Rates, Limits, and Fees Schedule; and**
- 2) Are certifying under penalty of perjury that A) the taxpayer identification number you provided to Vimvest, LLC d/b/a Monorail (Platform) is correct; B) you are not subject to backup withholding; C) you are a U.S. citizen or other U.S. person; and D) you are exempt from FATCA reporting.**