

Terms and Conditions of Your Transactional Account with Lending Club Bank, N.A.

These Terms and Conditions (the “**Terms and Conditions**”) are effective July 2021. By participating in the SAVE Advisers LLC (“**SAVE Advisers**”) Debit Invest Wrap Program you have accepted and agreed to these Terms and Conditions.

IMPORTANT – Please read this carefully and retain these Terms and Conditions with your records for future reference.

The Save Debit Invest Card (the “**Card**”) is issued by Lending Club Bank, N.A., Member FDIC (the “**Bank**”) pursuant to a license by MasterCard. The Card is linked to your transactional account (the “**Transactional Account**”) held at the Bank. **You will have sole control and responsibility for the Transactional Account and Card. The Transactional Account will not be managed by SAVE Advisers; SAVE Advisers is not a bank and not a member of the FDIC.**

SAVE Advisers has partnered with the Bank to provide the Card and Transactional Account in connection with the Debit Invest Wrap Program. As part of that partnership SAVE Advisers provides administrative support for the Card and Transactional Account (in such capacity “Administrative Agent”). If you have any questions about this notice, please contact us at support@joinsave.com.

Terms and Conditions

These Terms and Conditions contain the rules that govern, where appropriate, your Card and Transactional Account.

The cash balance in your Transactional Account is held by the Bank, an FDIC-insured national bank.

These Terms and Conditions are subject to applicable federal laws, and the laws of the State of Texas.

Definitions

The words “you” and “your” mean each Transactional Account owner and anyone else with authority to deposit, withdraw, or exercise control over a Transactional 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 deal with an account in his, her or its own name.

An “agent,” in contrast, is one whose power to withdraw from an account comes from, or is on behalf of, the owners. Authorized signers, attorneys-in-fact, and convenience signers are examples of agents.

“Personal accounts” are accounts in the names of natural persons (individuals). They are to be distinguished from “non-personal accounts” which are accounts in the name of corporations, partnerships, trusts and other entities.

“Card” has the meaning set forth above.

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

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

“Financial Service” means the Transactional Account, Bill Payment service, Funds Transfer service, or any other financial product or service available through the Bank.

“Signature Transaction” means a Card transaction that is completed by signing for the purchase rather than inserting the Card and entering a PIN.

“Transactional Account” has the meaning set forth above.

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

Consent to Terms and Conditions and Modifications

You agree to be bound by these Terms and Conditions of the Transactional Account and Card and any fees that may be imposed. The terms and conditions of your account include these Terms and Conditions, any disclosures provided to you when you open your Transactional Account, subsequent disclosures provided when using additional products and services, periodic statements, user guides, and any other disclosure or terms provided to you. Continued use of your account means you agree to these terms, you agree to pay the fees listed.

Modifications

These Terms and Conditions, any Transactional Account or any account disclosures and documents provided to you may be amended or changed at any time. Notice of the amendment or change will be provided to you as required under applicable law.

If at any time these Terms and Conditions, any Transactional Account or fees are not acceptable to you, you may terminate this Agreement by closing your account after paying any fees or charges owed. Your Transactional Account, Card or other account services may be canceled or suspended at any time.

Business Days

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

Identification Notice (USA PATRIOT ACT)

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.

This means that when you open an account or use the services, you will be asked for your name, physical residential address, date of birth, social security number, and other information which may include a picture and liveness check that allows you to be identified. You may also be asked to see other identifying documents such as driver's license or other documents that validate your identity or may use other means to verify your identity.

Even if you have been an existing customer, the Administrative Agent may ask you to provide this kind of information and documentation because it may not have been collected from you in the past or records may need to be updated.

If, for any reason, any owner is unable to provide the information necessary to verify their identity, your account(s) may not be opened, may be blocked or closed.

You are responsible for the accuracy and completeness of all information supplied in connection with your account and/or account services and for keeping your personal data updated if you move or otherwise make changes to your personal data.

General Terms and Conditions

Who Can Use the Service

Only individuals 18 years of age or older who can form a legally binding contract can use our Services. Only US citizens or permanent residents who reside in the US will be eligible for accounts. The Administrative Agent may impose other restrictions as well, including a risk assessment of the potential customer profile.

Overview of Save Services

SAVE Advisers LLC (“Save Advisers”) is an investment adviser registered with the SEC. SAVE Advisers provides its clients with combined checking and wealth management services through a web-based algorithmically driven wrap-fee investment advisory program (the “SAVE Advisers Debit Invest Wrap Fee Program”). The investment objective of the Debit Invest Wrap Program is to enhance the economic value of cash used in a Client’s transaction account using SAVE’s core investment philosophy. In that regard, the Debit Invest Wrap Program aims are to capture for the Client a portion of the economic value generated by Card transactions and to invest this economic value in strategy-linked securities. You can find a full description of SAVE Advisers services in the ADV Part 2. Neither Save, nor its affiliates is a bank and all banking services are provided through Radius Bank now Lending Club Bank, N.A., an FDIC insured national bank.

Personal Accounts

A Transactional 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 at our discretion, your account privileges will be suspended, and your account may be closed if the business-related activities continue.

Lending Club Bank, N.A.

Save has partnered with Radius Bank, now Lending Club Bank N.A. as of February 1, 2021, an FDIC insured national bank, to offer you certain banking services, mainly Transactional Account and debit card services through Mastercard. When you sign up for a Transactional Account with us, you agree to Lending Club Bank, N.A.’s Privacy Notice and Customer Agreement through this agreement. You authorize the Administrative Agent to share any of your information with Lending Club Bank, N.A. It is your responsibility to make sure data you provide is accurate and complete. Because

Lending Club Bank, N.A. has its own contractual rules governing use of its services, you must accept Lending Club Bank, N.A.'s Privacy Policy before opening your Transactional Account. Save will provide you with any and all notifications as well as all customer support related to your Transactional Account. Please contact Customer Support if you have any questions at support@joinsave.com.

Investment Accounts

For more information about your investment account, please see the Investment Management Agreement provided to you at sign up, or any time by visiting joinsave.com/legal.

Third Party Vendors

To ensure a more valuable experience with Save, Save uses third party vendors to gather End User's data from external financial institutions/bank accounts you connect via the Save App. By using our service, you grant Save and our partners 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 our partners in accordance with our Privacy Policy. As a practice, Save does not engage with firms who share or sell personal information. For more details on our Privacy Policy, please visit joinsave.com/privacypolicy.

Transactional Account Balances

You agree to maintain a positive balance and not to incur overdrafts. At this time, the Bank does not allow overdrafts from the account. If funds are not available, your transaction will be declined. The Bank retains the right to change this policy at any time. 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 to repay the overdrawn balance. Your failure to bring your account to a positive balance could result in the temporary or permanent suspension of your Transactional Account and services. Further consequences may be enacted if you do not remedy the situation in a timely manner and may include: (1) the reporting of your negative balance to a reporting agency; (2) legal action; and/or (3) charging you fees for the overdraft in accordance with our Schedule of Fees.

Confidentiality

Information will be disclosed 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 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 summonses, subpoenas or orders; and
- On 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, you agree to withdrawal all of the funds from your Transactional Account and you may be required to notify the Administrative Agent of this intention in writing. After a Transactional Account is closed, the Administrative Agent has no obligation to accept deposits or pay outstanding items but may do so at our discretion. You agree to hold the Administrative Agent harmless for refusing to honor any item on a closed account. If funds remain in the account after you have notified the Administrative Agent of your intent to close your account, you will be required to submit your request in writing and any remaining funds will be returned to your most recent linked external account or by check to your address of record. Any related closing fees will be deducted from the final balance.

Should your account be closed by The Administrative Agent for any reason, you will be notified by email to your email address on record. If there is a remaining balance in your Transactional Account, the balance will be sent to your address of record via check. The check will be issued 14-21 business days from the date of account closure.

If your account is closed due to suspected or confirmed fraudulent activity, The Administrative Agent has the right to withhold funds for up to 60 days in order to verify any funds remaining in your Transactional Account. Should your account be closed for this reason, you will not be entitled to the matching investment. Your Client Account will be closed and investment forfeited.

The management wrap fee due on your account will always be taken from your Client Account and not your Transactional Account. Please see the Investment Management Agreement for treatment of account closing with your Client Account.

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, it is recommended that you contact the Administrative Agent 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

The Administrative Agent may consider a Transactional Account to be “inactive” after a period of no owner-initiated activity (90 days). After a period of “inactive” status, the Administrative Agent may consider a Transactional Account to be “dormant”, at which time it may be closed.

If the account becomes inactive or dormant, the account will continue to be subject to any service charges in accordance with our Schedule of Fees. If an account becomes inactive and has a balance, the Administrative Agent will notify you with specific instructions on how to restore the account to an active status.

Death or Incompetence

You or your appointed party, designee, or appointed individual agree to notify the Administrative Agent promptly if any agent or person with signatory rights on your account dies or becomes legally incompetent or incapacitated. The Administrative Agent 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 death of an agent or person with signatory rights, we may pay on items drawn on or before the date of death for up to 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 the Administrative Agent is served with a legal action, such as a subpoena, writ of attachment, levy garnishment, search warrant or similar order, we will comply with that legal action. In our discretion, 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 will not be 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. The Administrative Agent 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 the Administrative Agent for any losses if we do this.

Withdrawals from Accounts

General

Unless otherwise indicated, anyone who is listed as an account owner, or is assigned Power of Attorney privileges may withdraw or transfer all or any part of the account balance at any time on forms approved by the Administrative Agent or with your Card or other available services.

The Administrative Agent reserves 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 your request is honored, a nonconforming request or allow a transaction or transaction(s) to overdraw your account, these may force the Administrative Agent to close the account. We will use the date a transaction is completed by the Administrative Agent (as opposed to the day you initiated it) to apply the frequency limitations.

Deposits to Accounts

All items deposited will be handled by the Administrative Agent as agent for you. Any items mailed to the Administrative Agent will be refused and returned to you. The Administrative Agent reserves the right to charge back to your account the amount of any item deposited to your account which was initially paid by the payor bank and later returned to the Administrative Agent due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of the credit.

The Administrative Agent provides several options to fund your Transaction Account. Each deposit must be in the name of the account owner. Deposit activity found to be suspected or confirmed of fraudulent activity will cause your account to be suspended pending an investigation. Please see Suspended Accounts for further details.

Automated Clearing House Deposits

In order to transfer funds from an account that you own or have control of at another financial institution to your account at the Bank using the Automated Clearing House ("ACH") Funds Transfer service, the Administrative Agent uses a third-party service to gather your data from external financial institutions you connect via the Save App. By using the service, you grant Save and our partners 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 our partners in accordance with the Privacy Policy at joinsave.com/privacypolicy. ACH transactions will not be processed and accessible until the service is activated and verified by The Administrative Agent.

The Bank reserves the right to refuse a credit or debit at their discretion.

Cash Deposits

The Administrative Agent does not accept cash deposits. Please do not send cash deposits through the mail. In the event that a cash deposit is received for your Transactional Account, you agree that Save's determination of the amount of the deposit will be final. The Administrative Agent is 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 the Bank Routing Number and your Transactional Account number, which can be found by logging into the Save App or Web Portal. The Administrative Agent also provides a secure connection with a third-party vendor to electronically link your direct deposit and your Transactional Account for convenient deposits. More information about linking your direct deposits can be found at joinsave.com.

If any amount is deposited into your account which should have been returned to the Federal Government for any reason, you authorize the Administrative Agent to deduct the amount of our liability to the Federal Government from your account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. The Administrative Agent may also use any other legal remedy to recover the amount of liability.

If a direct deposit posts to your account and is later found to be made payable to someone other than yourself or another account owner listed in our records, your account will be suspended, the amount of the deposit will be deducted from your account and returned to the originator without prior notice to you. Please see Suspended Accounts for further details.

Mobile Deposits

At this time, Mobile Deposits are not supported. If Mobile Deposits are supported in the future, all checks submitted for deposit must be made payable to you. Cash is not accepted. Third-party checks are not accepted. Deposits in foreign funds or checks drawn on banks outside the United States are not accepted. The Bank reserves the right to reject a deposit if it is made payable to Save or Lending Club Bank, N.A. The Bank reserves the right to refuse any other type of deposit if it is believed to be fraudulent, will not be paid, it is not made payable to you, or is otherwise suspicious in nature. The Administrative Agent will not be held liable if such action causes outstanding items to be dishonored and returned, or payment orders to be rejected.

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 recommended that you write "For Mobile Deposit Only." 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.

For checks sent via mobile deposit, the check shall not be considered to have been received by the Bank until the valid electronic check image file is received. Limits to the number of mobile deposits permitted and the amount of funds that can be deposited are imposed for security reasons. For this purpose, those limits may not be readily disclosed to you.

All deposits will be credited to your account in accordance with the Funds Availability Policy.

Referrals

For each referral that signs up and spends at least \$250 in qualified transactions, Save will deposit \$1,000 of equivalent portfolio investments in each parties Investment Match account ("Client Account"). Both the Referrer and Referree must spend \$250 in qualified transactions. The Referral Bonus will mature in approximately one year. At the end of the term, both parties will keep any gain from the invested Bonus, minus Save's fee for management.

For more information about Save's management fee or the "Client Account", please review the Investment Management Agreement.

Save does not accept self-referrals. In the event that you are found to have referred yourself or attempted to create a false referral, your pending referral will be removed.

If your account has been found to have suspected or confirmed fraudulent activity, you will not be entitled to the Referral Bonus.

Matching Investment

The below summarizes the terms and conditions of the Debit Invest Card Matching of Equivalent Investments ("Matching") that can be earned based on use of your Debit Card "Card".

Each month, the amount of qualifying signature spend will be totaled for the previous month and then matched by Save in the form of equivalent portfolio investments. In any given month, your total match will be rounded down to the nearest ten dollars. The overage will be applied to the next month's match and invested. If there is a month in between with no spending and therefore no match, the overage will not be applied. These investments will be placed in an individual investment account, the "Client Account". The investment term is approximately one (1) year at which point the

investment will mature and all proceeds (returns) will be credited to the customer after applicable Save fees have been taken. See more details on the investment program in the Save Form ADV Part 2 or in the Investment Management Agreement.

Earning Matching Equivalent Investments

You may earn Matching of Equivalent Investments based on Qualifying Purchases or Signature Spend made using your Card. We calculate your Matching by multiplying qualifying Card purchases shown for each statement cycle on the Lending Club Bank, N.A. account's statement ("Statement Cycle") by 100%. The Equivalent Investments are investments allocated to your chosen discretionary risk-profile under the Save Investment Management Agreement.

Qualifying Purchases (Signature Spend) eligible for Matching are:

Point-of-sale purchases made with the Card that posted and cleared during the previous Statement Cycle, excluding any cash over portion of the purchase, except bill payment or funding, depositing or payment of any prepaid card or account or a deposit account.

These are "credit" purchases that can be made in stores and online. To make a signature-based purchase, select "credit" rather than debit at point-of-sale kiosks. The "credit" option is most often pre-selected when making purchases online using a debit card. Some online subscription payments may not be considered signature-based purchases. The payment transaction type (signature-based or other) is ultimately decided by the merchant and how the transaction is transmitted to The Bank at the time of processing. The Administrative Agent reserves the right to determine if a transaction was a Qualified Purchase, and to establish additional types of Qualified Purchases that could be made available in a variety of ways. Unlawful purchases and purchases of currency, cash or cash equivalents (including, without limitation, currency from the U.S. Mint, Travelers Cheques, gift cards, Cryptocurrency, Casino Chips, Peer to Peer Payments, prepaid debit cards, account openings, loan payments, or other cash equivalents) are not Qualified Purchases. We may require you to provide documentation to validate that certain purchases are Qualified Purchases. The Administrative Agent reserves the right to modify or discontinue this program at any time. Your enrolled account must remain open, active, and in good standing to participate in the program, meaning: No NSF (non-sufficient funds) items or suspected or confirmed fraudulent activity. The Administrative Agent reserves the right to modify the description of "good standing" at any time. If you or the Administrative Agent closes your account for any reason before the end of the statement cycle, you will forfeit all matching accrued during that statement cycle.

Card transactions that are not eligible for Matching include:

Any transaction conducted at an ATM.

Any transaction where you entered your PIN.

The purchase of cash equivalents. Cash equivalents include money orders, cashier's checks, bank checks, currency (including bitcoin and any other crypto currency), coins, negotiable items not yet deposited, U.S. treasury bills and commercial paper.

Peer-to-Peer ("P2P") payments. P2P payments include electronic fund transfers made from one individual's bank account or card to another individual's bank account or card through a P2P payment application.

In addition to the exclusions above, purchases made using third-party payment accounts (services such as Venmo® or PayPal™ who also provide P2P payments) may not be eligible for Matching.

Eligibility Dispute

If you claim the purchase is eligible but our system considered the transaction not eligible for Matching, we reserve the right to request receipts of your Card purchases within sixty (60) days of the purchase date and you agree to provide such receipts upon request. Failure to provide requested receipts will result in those Card purchases not being eligible for Matching.

Matching will be earned each Calendar Month and will be posted to your Client Account at Apex by the second Wednesday following the previous calendar month. Your Transactional Account and Client Account must be open and in good standing when Matching Investments are posted in order to be awarded.

For any related dispute information, please email Customer Support at support@joinsave.com.

Expiration of Matching

Matching does not expire, but if your Transactional Account or Client Account is closed for any reason, your accumulated investments may be forfeited. If your Card or PIN are lost or stolen, or we issue you a new Card account for any other reason, you will continue to earn Matching as described above.

Matching Adjustments and Termination

We may make adjustments to your Matching at our discretion. For example, we may debit from your Client Account a Matching amount associated with the return of a qualifying Card purchase or the amount of a Matching disbursed by the Administrative Agent in error. If your Client Account has insufficient funds to allow the adjustment, the adjustment will be postponed until sufficient funds are held in your account. Cards deemed to have an excessive or unusual number of Card return transactions may be frozen, no longer eligible to participate in the Matching, and the accounts may ultimately be closed.

Save reserves the right to refuse the match investment if there is suspected or suspicious activity in the account in an effort to defraud Save and the matching terms.

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 for any reason, you agree to pay the amount of the return.

A charge may be imposed on any account of which you are an owner or re-present any item you make a deposit that is returned as unpaid without prior notice to you. You may be charged a fee for returned deposited items in accordance with the Schedule of Fees.

You authorize the Administrative Agent to attempt collection of previously returned items that you deposited. In the attempt to collect these items, you agree that the Administrative Agent may allow the payor bank (the bank on which the item is drawn) to hold the item beyond its midnight deadline.

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, The Bank may withhold credit for the item from your account until final determination of the claim. In addition, the Bank 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

Funds Availability Policy

Information contained in this section is to assist you in understanding the Funds Availability Policy. Lending Club Bank, N.A. does not accept in-person or mailed deposits.

General Policy

It is our policy to review each deposit and determine how the funds are being deposited. The Bank makes the funds available to you according to the deposit type and when the funds are applied to your account. Some deposit types may not be available for immediate use. When there is a delay in the availability of funds or a hold placed on a deposit made to your account, you may not withdraw those funds, and they will not be

used them to pay bills or other debits, such as ACH withdrawals or wire transfers, during the hold period.

The Bank reserves 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 for any reason, you agree to pay the amount of the return, plus any fee in accordance with the Schedule of Fees

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 3:30PM (ET) will be considered to be received on the next business.

Same-Day Availability

At this time, wire transfers are not supported. Should they be supported in the future, funds from Customer-initiated wire transfer, electronic payments or transfers will be applied to the account when the external account has been verified and the payment has been received in collected funds. Once the funds are applied to your account, they will have same-day availability.

Check Deposits

If check deposits begin to be accepted, funds you deposit by check may be delayed for a longer time period based on review of the check and your account history. They 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 on your Save mobile app.

Special Rules for New Accounts

Special rules may apply during the first 30 days of any new account you open:

- Funds from ACH direct deposits will be available on the settlement date after the deposit is applied to your account.

- Check deposits are not accepted at this time. Should check deposits begin to be accepted, all check deposits may be held for an extended period of time but no longer than nine business days after deposit is received.
- If a transaction is disputed, provisional credit may be applied within 20 business days.

Suspended Accounts

Your Transactional Account, Card or other account services may be canceled or suspended by the Account Administrator at any time. In most cases, the account suspension is due to suspected or confirmed fraud but may extend to other circumstances and will remain suspended until an investigation is completed. If there is additional information needed from you to reinstate your account to an active status, you may be contacted by customer support.

The investigation may lead to an account closure or to the account being unsuspended. If the Account Administrator decides to close the accounts, we will notify the account holder via email to the email address of record.

If there are funds that need to be verified on the account, the Administrative Agent has the right to withhold funds for up to 60 days. Once the funds have been verified, a check will be mailed to the address of record. Should your account be closed due to suspected or confirmed fraud, you will not be entitled to the matching investment. Your Client Account will be closed and investment forfeited.

Electronic Fund Transfer (“EFTs”) Disclosures

Account services are offered that may be considered “Electronic Fund Transfers”, including, but not limited to: ATM transactions, ACH transactions, direct deposits and pre-authorized withdrawals, and online transfers. This disclosure (as required by 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 can be provided, 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.

To activate your card, please visit joinsave.com/activate. For security purposes, Save cannot activate your card on your behalf.

ATM and Card Transactions

Your Save Debit Invest Card is issued by Lending Club Bank, N.A., Member FDIC, pursuant to a license by MasterCard Incorporated.

Consistent with applicable law, you may use your Card with your PIN to perform most routine transactions on the accounts that are accessible by your Card, such as to:

- Make cash withdrawals
- Obtain your most recently available account balance
- Pay for purchases at places that have agreed to accept the card

Some of the above services may not be available at all ATMs or locations.

Authorized Card Users

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, it will be treated 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 Card will be converted to U.S. currency according to the rules and regulations of the card network. The conversion of the 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 U.S. currency amount plus any fees assessed for the currency conversion. Some services may not be available at international ATM terminals. International ATM transactions may be subject to a fee in accordance with the Schedule of Fees.

ATM Deposits

Your Transactional Account does not currently permit deposits at ATMs. Save does not participate in CO-OP Network ATMs for deposit features.

Card Point-of-Sale Transactions

You may use your Card to purchase goods and services and/or obtain cash where permitted by the merchant, from any merchant who accepts MasterCard. The merchant may require your signature instead of your PIN to authorize the purchase request. You may also use your 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 Checking account. When you make a purchase through the Card network, a hold may be placed on the funds in your Transactional Account in the amount that may be necessary to cover the amount of the transaction. Signature transactions you make qualify for the matching of equivalent investments. You will be able to see your qualifying spend via your Save App or Online Portal. See Matching Investments section for more details.

Transactions Using Your Card Number

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

Limitations on Frequency of 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 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 a pre-authorization for the transaction. A hold may be placed 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 Transactional Account to pay checks or for other Electronic Fund Transfers. The Administrative Agent will not be responsible for damages for wrongful dishonor of any items that are not paid because of the hold.

Please refer to joinsave.com for more information.

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 contact the Administrative Agent at support@joinsave.com to find out whether or not the deposit has been made.

You may arrange to have certain recurring withdrawals automatically paid (debited) from your account. For example, you may arrange to have 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 send written instructions to the originating third party to cancel your ACH transfer. To stop payment on an ACH originated transaction a written request must be sent to support@joinsave.com.

If you have authorized regular payments out of your account, you can stop any of these payments by notifying Customer Support by telephone at 844-940-SAVE or email at support@joinsave.com. If you notify the Administrative Agent by telephone, you may be required to confirm the information provided by writing to the Administrative Agent at support@joinsave.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 three (3) or more business days before the payment is scheduled to be made. If your request is by telephone or email, the Administrative Agent may also require you to put your request in writing and ensure that it is received 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 a stop payment on any preauthorized transfer according to the requirements above and it fails to be stopped, the Bank will be liable for your proven loss or damages, unless:

- You failed to give enough information, proper instructions or sufficient time to act on the stop payment; or
- A written confirmation is not received 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, the Administrative Agent will only be liable for actual proven damages if the failure to stop payment on your transaction resulted from a bona fide error on our part, despite our procedures to avoid such errors. If the Administrative Agent pays a preauthorized transfer despite your valid and timely stop order request, the Administrative Agent may re-credit your account. If the Administrative Agent does this, you will sign a statement describing the dispute with the payee. You agree to transfer to all of your rights against the payee. In addition, you will assist 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. You may be asked to provide a copy of your letter to the originating third party and sign an Affidavit revoking authorization. To stop payment on an ACH originated transaction a written request must be sent to support@joinsave.com.

Our Liability for Failure to Complete an Electronic Fund Transfer

If the Administrative Agent fails to complete an Electronic Fund Transfer transaction on time or in the correct amount when properly instructed by you, the Administrative Agent will be liable for damages caused by our failure unless:

1. There aren't sufficient funds in your account to complete the transaction through no fault of ours.
2. The funds in your account aren't available at the time the EFT posts to your account.
3. The funds in your account are subject to legal process;
4. The ATM system has insufficient cash to complete the transaction;
5. Your card has been reported lost or stolen and you are using the reported card;
6. The Administrative Agent has a reason to believe that the transaction requested is unauthorized;

7. The failure is due to an equipment breakdown that you knew about when you started the transaction at an ATM or merchant terminal;
8. You attempt to complete a transaction at an ATM or merchant terminal that is not a permissible transaction listed above; or
9. The transaction would exceed security limitations on the use of your Card.

In any case, the Administrative Agent 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

If you believe your Card and/or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission, you can mark your card as lost/stolen anytime on your online dashboard or via the Save App. Please Contact the Administrative Agent by phone or email if you suspect your card lost/stolen. You could lose all the money in your account!

If you tell the Administrative Agent within 2 business days after you learn of the loss or theft of your Card and/or PIN, you can lose no more than \$50 if someone used your Card and/or PIN without your permission.

If you do NOT tell the Administrative Agent within 2 business days after you learn of the loss or theft of your Card and/or PIN, and it can be proven the payment could have been stopped from someone using your Card and/or PIN without your permission if you had reported the card lost or stolen, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell the Administrative Agent at once. If you do not tell the Administrative Agent 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 it can be proven that it could have been stopped from taking the money if you had told the Administrative Agent in time. If extenuating circumstances kept you from telling reporting this, the Administrative Agent 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, the Administrative Agent will advise you, accordingly, provide you the necessary forms for confirming your dispute in writing, and give you instructions for sending the Administrative Agent 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 844-940-SAVE or email at

support@joinsave.com. You may be required to confirm the information in writing within 10 business days. In these cases, you will be advised, accordingly, to provide the necessary forms for confirming your dispute in writing and give you instructions for sending 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 Save 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 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 your dispute notification has been received, you will be advised of the status of the investigation within 10 business days. In all cases, the Administrative Agent will correct any error promptly.

If the Administrative Agent needs more time to investigate your question or complaint, it may take up to 45 calendar days for ATM transactions (other than international transactions) and ACH transactions. For errors involving new accounts within 30 days after the first deposit, point-of-sale transactions or foreign-initiated transactions, it may take up to 90 calendar days to investigate your complaint or question. If this is necessary, a provisionally credit will be applied to 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 to complete our investigation. If your written confirmation is not received of your questions or complaint within 10 business days, it may be decided not to provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, it may take up to 90 days to investigate your complaint or question. For new accounts, it may take up to 20 business days to credit your account for the amount you think is in error.

You will be sent a written explanation within three (3) business days after our investigation is finished. You may ask for copies of the documents used in the investigation. If provisional credit was given and it is determined that there was no error, you must repay 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 such amounts may be deducted from your account without further notice.

Card Revocation

You agree that your Card remains the property of Lending Club Bank, N.A. and shall be surrendered upon demand. The card is non-transferable, and it may be canceled, reposed, or revoked at any time without prior notice subject to applicable law.

If you do not use your Card for an extended period, defined as 90 days, or it is believed that 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 the Schedule of Fees.

Fees and Charges

You will pay any applicable fees and charges assessed for your Card services and/or other electronic services that you select. Applicable fees will be deducted from your Transactional Account and listed on your Transactional Account statement. These charges and fees are assessed in accordance with The Schedule of Fees.

A fee may be charged to use your Card at an ATM within the United States or internationally to make a point-of-sale purchase in accordance with the Schedule of Fees.

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.

Account Security

Card PIN

You will be prompted to assign a 4-digit card PIN for your Save Debit Invest card during card activation. You may change the PIN at any time by accessing the card PIN change process through the mobile app or online customer dashboard.

Password and Passcode

You will be prompted to establish a password (Login Credentials) during your enrollment. Depending on your app settings, you may be required to enter your full password for subsequent logins to the Save mobile app to view your Transaction Account, card information, and other services. Your password may be changed at any time after you've signed into your app session and by following the steps for resetting

your Password, available in Card Settings. We encourage all customers to secure their application using advanced security.

This can be done by:

- Verifying your personal mobile number for two-factor authentication of sensitive transactions
- Enabling TouchID or FaceID if supported by your mobile device
- Choosing a strong/complex password that is unique (i.e. do not use shared passwords)
- Not sharing login credentials with others, and
- Using a password manager where possible

Your Login Credentials and PIN are identification methods that are both personal and confidential. You are required to use your PIN with your Card at an ATM or ATM 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, PIN and/or other access devices. Further, you agree that you will not reveal your Login Credentials, PIN, or any other access device, to any person not authorized by you to use your Card; not write your PIN or Login Credentials on your card or on any item kept with your Card; and not leave your mobile or other device unattended after you have logged on using your Login Credentials.

Identity Theft

If you suspect that you may be a victim of identity theft or received notification of an account being opened in your name without your authorization, please contact the Administrative Agent immediately. In such cases, your application may be canceled, your account suspended, and card canceled pending an investigation.

If it does appear that you may have been a victim of Identity theft it is recommended that as a precaution you review the resources below to further protect your identity. You may also want to add a note on your credit with the main credit bureaus to prevent any additional unauthorized attempts to open an account under your name.

Resources:

<https://www.usa.gov/identity-theft>

Major Credit Bureaus:

Equifax

To order your report, call 800.685.1111 or write: P.O. Box 740241, Atlanta GA 30374-0241.

To report fraud, call 800.525.6285 and write: P.O. Box 740241, Atlanta GA 30374-0241.

For the hearing impaired, call 800.255.0056 and ask the operator to call the Auto Disclosure Line at 800.685.1111 to request a copy of your report.

Experian

To order your report, call: 888.397.3742 or write: P.O. Box 2002, Allen TX 75013.

To report fraud, call: 888.397.3742 and write: P.O. Box 9530, Allen TX 75013.

For the hearing impaired, call: 800.972.0322.

TransUnion

To order your report, call: .800.888.4213 or write: P.O. Box 1000, Chester PA 19022.

To report fraud, call: .800.680.7289 and write: Fraud Victims Assistance Division, P.O. Box 6790, Fullerton CA 92634.

For the hearing impaired, call: 877.553.7803.

Funds Transfer Service

“Funds Transfer” is an electronic transfer service powered by Lending Club Bank, N.A. that enables you to securely transfer funds from an account at another financial institution to your Transactional Account, and/or from your Transactional Account 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 Transactional 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 Lending Club Bank, N.A. will transfer funds through ACH services and that the transaction is subject to completion upon final review and verification. You agree that such requests constitute authorization for such transfers. This authorization is to remain in full force until Lending Club Bank, N.A. has received written notification from you of its termination, you have electronically deleted a registered bank account or debit or credit card 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 Lending Club Bank, N.A. and the other financial institution a reasonable opportunity to act on it.

This service may not be available for all customers and/or account types. Please review our Funds Transfer FAQs 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, and the Cards used to transfer 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 the Administrative Agent 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 the Administrative Agent 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 deposit account, before it is detected, it may without notice to you, be placed on hold and debited from your Transactional Account, and return the funds to the third party's account in the form of a bank check or funds transfer, once it has been confirmed that the funds are 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 Transactional Account, as permitted by the Funds Transfer service, (b) register any external bank account or credit card, as permitted by the Funds Transfer service, and (c) initiate the transfer of funds between your Transactional Account and any registered external bank account or debit or credit card. This authority will cease only after information has been received and a reasonable amount of time has been given 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 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 your Transactional 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 the Bank 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 that reason.

The Bank 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

Opening Deposit and Balance Requirements:

There is no minimum opening deposit requirement to open a Save Debit Invest account. There is no minimum balance requirement to maintain your Save Debit Invest Account. There are no maintenance fees.

Fees

Fees are charged in accordance with the fees outlined below. If a fee is assessed for any other service, you will be notified 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.

Schedule of Fees for Checking Account

ATM Transaction Fee	The Bank will not charge ATM fees, but customer may be charged fees from ATM owners network
Card Delivery Fee	\$5.00
Card Expedite Fee	Charge received from card network will be passed onto cardholder
International ATM Withdrawal Fee	Charge received from card network will be passed onto cardholder
International Debit Transaction Fee	Charge received from card network will be passed onto cardholder
Incoming Wire Transfers	Not available
Returned Item Fee (ACH, Debit)	No Charge
Stop Payment Fee	No Charge
Close Account Fee – Transactional Account	No Charge
Close Account Fee – Client Account	Please see Investment Management Agreement

Schedule of Fees for Investment Account

The Save wrap management fees will always be deducted from your Client Account before the Matching returns are deposited into your Transactional account. All Wrap program fees are formally laid out in the Investment Management Agreement. You can find more information about the fees by reviewing the ADV Part 2 or the Save Investment Management Agreement.

Rights to Setoff

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

Severability

If any provision of these Terms is found 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, it is agreed 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:

Save wants to hear your comments, concerns, suggestions, or questions. Email Customer Support at support@joinsave.com.

Intellectual Property

You agree that The Administrative Agent retain ownership rights in all intellectual property rights (including but not limited to patents, trade secrets, trademarks, service marks, logos, trade names, copyright (including rights in computer software and databases), moral rights, design rights, business names, domain names, know how, database rights, source codes, specifications, business methods, semiconductor rights and topography rights) (“Intellectual Property Rights”), whether registered or unregistered and all rights or forms of protection of a similar nature existing anywhere in the world. You grant to The Administrative Agent: (i) a non-exclusive, irrevocable, worldwide, royalty-free license for the Term to use Your professional name, quotes, photograph, image, likeness, voice, and/or biography (the “Publicity Rights”), and (ii) the right to capture Your approved image and likeness, including all content captured hereunder and/or published to Your platform (the “Content”), in order that We may use, incorporate, broadcast, distribute, re-use, publish, re-publish the Content (including any Intellectual Property Rights embodied therein) and the Publicity Rights in whole or in part, via any type of media in perpetuity to market or promote Our services in accordance with the Investment Advisers Act of 1940. You grant to a non-exclusive, royalty-free license for the Term to use Your name and any of Your social media platforms for the performance of the obligations under these Terms. Each party warrants to the other that it owns, or is licensed to use, all of the Intellectual Property Rights it requires to perform its obligations under these Terms.

Customer Support Bonuses and Contests

The Administrative Agent may, from time to time, offer bonus equivalent investments under certain terms. Should you be awarded a bonus of equivalent investments, they will be allocated to your Client Account under the same Terms and Conditions as Matching Investments.

The Administrative Agent may run contests through their website and social media platforms that award equivalent investments.

Mastercard Benefits

The Save Debit Invest Card is sponsored by MasterCard. As a Mastercard debit card holder, you have the benefits of ID Theft Reimbursement and Price Drop Protection. For specifics on your benefits, you can contact customer support. To submit a claim for your benefits contact 1-800-MASTERCARD (1-800-627-8372).

E-SIGN Consent

1. Consent to Electronic Communication

Electronic means is the main use of communication. When you agree to the Terms and Conditions and click the “I Agree” button, this says:

- You agree to receive any electronic communication from the Administrative Agent 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, 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 clicking or tapping the “I agree” button below, you are telling Save 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, Save, 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. Save 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 or mobile device with an internet connection.
- A web browser that includes 128-bit encryption, with cookies enabled.
- The ability to view and retain Portable Document Format (PDF) files.
- A valid email address and phone number.
- Sufficient storage space to save any Legal Disclosure or an installed printer to print them.
- We may change these requirements, but we will notify you promptly of any material changes.

3. Paper Versions

If you would like a paper copy of any Legal Disclosure provided to you, please contact Customer Support at support@joinsave.com and they will be mailed to you at no cost.

4. Withdrawing Consent

If you would like to withdraw your consent, you can tell contact Customer Support at any time by emailing support@joinsave.com. Once you do withdraw your consent, you will no longer be sent paper copies of any Legal Disclosure.

5. Saving and Reviewing this Consent

The Terms & Conditions can be printed and saved for your records.

6. Additional Definitions

In this E-SIGN Consent, “the Administrative Agent” means Save and “you” or “your” refers to the person applying to establish an account.