

Bank Deposit Custodial Program

You agree to participate in the Bank Deposit Custodial Program (the “Program”). If you have any questions about any provisions of this Bank Deposit Custodial Program Terms (these “Terms”), please contact us at <https://benomad.zendesk.com/hc/pt-br/requests/new>. Capitalized terms used but not defined in these Terms have the meanings assigned to them in the Demand Deposit Account Agreement (the “Agreement”).

INTRODUCTION

In addition to your Account, you agree that Bank may open a custodial account (“Custodial Account”) on your behalf. You agree to appoint Bank, as agent for you and as custodian, to open and maintain with one or more insured depository institutions (each, a “Program Bank” and collectively, “Program Banks”) a deposit account, transaction account, or omnibus custody account (individually and collectively, “Sub-Deposit Account”) in the name of Bank (for your benefit), and to deposit your funds into Sub-Deposit Accounts at one or more Program Banks as set forth on a list provided to you (“Bank List”).

When you deposit funds with Bank under the Agreement, your funds will be deposited into your Account or will be deposited by Bank, as your agent and custodian, into the Custodial Account and/or Sub-Deposit Accounts at one or more Program Banks. As your custodian, Bank will maintain records of your Sub-Deposit Accounts at each Program Bank.

Your funds at Bank and at each Program Bank identified as a “Priority Bank” on the Bank List are eligible for FDIC insurance coverage up to \$250,000 for each insurable capacity in which your Sub-Deposit Account is held (e.g., individual account, joint account, etc.) (the “Deposit Limit”).

Funds in your Account or Sub-Deposit Account may exceed the Deposit Limit in any Priority Bank. Amounts in excess of the Deposit Limit but not greater than the Program Insurance Eligibility Limit (as defined herein) will be deposited at one or more Priority Banks. Any amount in excess of the Program Insurance Eligibility Limit may not be covered by FDIC insurance; such amount may be deposited at a Priority Bank acting as an “Excess Bank” (as set forth on the Bank List) for such amount without limit and without regard to the maximum FDIC insurance coverage available.

Any deposits (including certificates of deposit) that you maintain in the same insurable capacity directly with Bank, a Program Bank or through an intermediary (such as a broker), regardless of the number of accounts, will be aggregated with funds in your Account, Custodial Account, Sub-Deposit Account or a Program Bank for purposes of the Deposit Limit. You are responsible for monitoring the total amount of deposits that you have with Bank and each Program Bank in order to determine the extent of FDIC insurance coverage available to you.

The Sub-Deposit Accounts are solely the obligations of the Program Banks, and neither directly nor indirectly obligations of Bank or Service Provider. Bank is agent and custodian for you with respect to Sub-Deposit Accounts and ownership will be evidenced by a book entry in records

maintained by us. You will not have a direct relationship with the Program Banks. No evidence of ownership related to the Sub-Deposit Account will be issued to you, and you will not receive any written confirmation of the establishment of the Sub-Deposit Account or transfer of funds to or from the Sub-Deposit Account. All deposits and withdrawals will be made by Bank on your behalf, and all deposits to your Sub-Deposit Account and withdrawals from the Sub-Deposit Account necessary to satisfy any debits to or withdrawals from your Account will be made by Bank, as your agent. Information about your Sub-Deposit Accounts may be obtained from Service Provider or Bank, not the Program Banks.

All communications regarding the Program, including periodic statements and notices regarding changes to the Program, are the responsibility of Service Provider and Bank, not the Program Banks. If you have any questions regarding your Account or Sub-Deposit Accounts, please contact Service Provider at <https://benomad.zendesk.com/hc/pt-br/requests/new>.

The terms and conditions of the Program, and any feature of the Program, may be varied at Bank's sole discretion. Bank, in its sole discretion, may make exceptions to the terms and conditions of the Program.

APPOINTMENT OF BANK AS YOUR AGENT AND CUSTODIAN

You appoint Bank, and Bank agrees to be appointed, as your agent and custodian to hold in safekeeping all Sub-Deposit Accounts at Program Banks. You authorize Bank to execute and deliver or file on your behalf all appropriate receipts, agreements, releases and other instruments, including whatever agreements may be required to establish and maintain the Sub-Deposit Accounts or to establish your ownership interest in the Sub-Deposit Account. You appoint Bank to act as your agent with respect to establishing, maintaining and administering the Sub-Deposit Account, and you authorize us to take any action necessary to establish, maintain and administer the Sub-Deposit Account and to initiate transfers to and from your Sub-Deposit Account, Custodial Account and Account as we may determine in Bank's sole discretion.

You agree that Bank, as your agent, may place any or all of your funds on deposit with Bank at one or more Program Banks in an amount determined in Bank's sole discretion based on available capacity at the Program Bank or other criteria, including rates or fees paid on deposits by the Program Bank to Bank. Bank may place your funds without regard to whether such funds may exceed the Deposit Limit at one or more Program Banks, even if your funds could be placed in one or more Program Banks in an amount less than the Deposit Limit.

Bank may financially benefit if it places your funds into a Program Bank in excess of the Deposit Limit when that Program Bank pays a greater amount of fees to Bank than other Program Banks that could accept your deposits in amounts under the FDIC insurance limit. Please carefully read the section entitled "Waiver of Conflicts" below.

You authorize Bank to collect and retain all payments of income pertaining to the Sub-Deposit Accounts (if any) and to deliver or transfer the funds on deposit in the Sub-Deposit Accounts to another account with Bank, including the Account, to process any transactions or transfers from your Account. As your agent, you authorize Bank to determine the amount of funds to deposit in and withdraw from each Sub-Deposit Account.

You agree that Bank, in its sole discretion, may divide the funds deposited into the Account into one or more separate Sub-Deposit Account to be managed by Bank.

You agree that Bank may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process that Bank believes (correctly or otherwise) to be valid. Bank may notify you of such process by telephone, electronically or in writing. If Bank is not fully reimbursed for its record research, photocopying and handling costs by the party that served the process, Bank may charge such costs to your Sub-Deposit Account, in addition to any minimum fee Bank may charge for complying with legal processes.

You agree that Bank may honor any legal process that is served personally, by mail, or by facsimile transmission at any of Bank's offices or an office of Bank's agent (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained.

We may provide your name, tax identification number and other pertinent identifying information to Program Banks, and other parties providing services in connection with the placement of your funds and the establishing and holding the Sub-Deposit Account.

You agree that Bank shall have no liability to you for any action taken or omitted by Bank hereunder in good faith.

You agree to indemnify Bank and its nominees against, and to hold Bank and its nominees harmless from, all expenses (including counsel fees), liabilities and claims arising out of the holding, delivery or transfer of the Sub-Deposit Accounts and compliance with any legal process that Bank believes (correctly or otherwise) to be valid.

OPERATION OF THE PROGRAM

Accounts at Bank

You agree to establish both an Account and Custodial Account at the Bank and that we may establish a Custodial Account and Sub-Deposit Account on your behalf at Bank. Please read the section titled "Your Relationship with Bank and the Program Banks" below.

Accounts at Program Banks

Bank, as your agent, will open one or more Sub-Deposit Accounts on your behalf at the Program Banks on the then-current Bank List and act as your custodian for the Sub-Deposit Accounts. At some Program Banks, Bank may open a money market deposit account ("MMDA") and a transaction account ("TA"); at other Program Banks, Bank may open a TA only. Each MMDA and TA are considered a Sub-Deposit Account. The Sub-Deposit Account may not be transferred to another institution, except by us or the Program Bank.

Program Bank List

The Bank List of available Program Banks into which your funds may be deposited is available on our website at:

<https://www.getevolved.com/openbanking/fdic-insured-sweep-program/fdic-program-bank-list/>

or by contacting us. The Bank List may include one or more Program Banks that constitute Excess Banks; Bank may deposit your funds at an Excess Bank without limit and without regard to Deposit Limit if funds sufficient to meet the Program Insurance Eligibility Limit have been placed at one or more Priority Banks. If all of your funds are withdrawn from a Program Bank, the next time your funds are available for deposit in a Program Bank, your funds may be deposited in a different Program Bank.

You may at any time with reasonable advance notice to us at <https://benomad.zendesk.com/hc/pt-br/requests/new>, designate a Program Bank as ineligible to receive your funds. In addition, you may at any time instruct Bank to remove your funds from a Program Bank, close your Sub-Deposit Accounts with the Program Bank and designate the Program Bank as ineligible to receive future deposits. Any funds from a closed Sub-Deposit Account will be deposited into Sub-Deposit Accounts at another Program Bank set forth on the Bank List, as amended by you, or if no other Program Bank is eligible, the funds will be deposited into the Account. For example, if you maintain other accounts at a Program Bank on the list separate from the Program, you may wish to designate this Program Bank as ineligible to avoid the aggregation of funds in your account(s) held directly with funds deposited through the Program as the combination of funds may exceed the amount of available FDIC insurance coverage at that Program Bank. If you designate all Program Banks as ineligible, we will return funds to your Account, and may, in our discretion and in accordance with law, close your Account and any Sub-Deposit Account opened specifically for you.

FDIC Deposit Insurance

In general, Bank will place your funds at Priority Banks as your agent in a manner that enables up to \$250,000 of your deposits or such other greater amount as may be disclosed to you by Bank from time to time to be eligible for FDIC insurance through the Program (such amount, the “Program Insurance Eligibility Limit”). From time to time, Bank may increase the amount of available FDIC insurance through the Program, and you will be notified by of such an increase. Any other deposits you have at the Priority Banks outside of the Program may reduce FDIC insurance coverage of your deposits through the Program. Moreover, if you have designated one or more Priority Banks as ineligible to receive your funds, the amount of FDIC insurance for which your funds are eligible may be limited. The depositing of your funds into the Sub-Deposit Account may not increase your FDIC deposit insurance coverage, and may in fact reduce insurance coverage depending on any other deposits you may maintain at a Program Bank.

Changes to Bank List

One or more of the Program Banks included on the Bank List may be replaced with a Program Bank not previously included on the Bank List or a Program Bank may be deleted from the Bank List. In addition, Program Banks designated as Priority Banks may be replaced with a Program Bank not previously designated as a Priority Bank or a Program Bank may be removed from the list of designated Priority Banks. We will notify you if the Bank List has changed in accordance with the section titled “Changes to the Program.” Continued use of your Deposit Account and/or the Program after receipt of the initial Bank List or notice of subsequent changes to such list will constitute your consent to such list.

An increase in the number of Priority Banks in the future may not increase the potential FDIC coverage available in the Program, and, there can be no assurance that additional Priority Banks will be added or your FDIC insurance coverage will increase. A decrease in the number of Priority Banks in the future could decrease the potential FDIC coverage available in the Program.

You agree that deposits and withdrawals of your funds made after a change to the Bank List will occur as described below under “Deposit Procedures” and “Withdrawal Procedures,” respectively.

If a Program Bank at which you have funds in a Sub-Deposit Account(s) no longer makes the Sub-Deposit Account(s) available through the Program, we may move funds to another Program Bank on the Bank List on or about the day that the Program Bank leaves the Program or return funds to the Account.

Deposit Procedures

You agree that Bank, as your agent, may open one or more Sub-Deposit Accounts on your behalf at one or more of the Program Banks on the then current Bank List. If Bank has opened both an MMDA and a TA at a Program Bank, all deposits will be made into your MMDA and/or TA. The MMDA is subject to six (6) monthly withdrawal limits.

You agree that Bank, as your agent, may place your funds at one or more Program Banks without limit and without regard to the Deposit Limit. You agree that Bank will place your funds based on each Program Bank’s available capacity or other criteria, including rates paid by Program Banks on Sub-Deposit Accounts or fees paid to Bank. Please see the section titled “Waiver of Conflicts” for additional information. **You understand and agree that deposit amounts in excess of the Deposit Limit at a Priority Bank and deposit amounts at an Excess Bank will not be insured by the FDIC.**

Periodically, your previously deposited funds may be reallocated among the Program Banks on a revised Bank List based on each Program Bank’s available capacity or other criteria, including rates paid by Program Banks to Bank.

You understand and agree that it is your obligation to monitor your funds deposited at all Program Banks. You may email Service Provider at any time at <https://benomad.zendesk.com/hc/pt-br/requests/new> to determine your Sub-Deposit Account balances at each Program Bank.

Withdrawal Procedures

You agree that all withdrawals will be made by Bank as your agent. Funds may be withdrawn from Program Banks based on a Program Bank’s available capacity or other criteria, including, but not limited to, rates or fees paid to Bank. Funds may also be withdrawn from Sub-Deposit Account to fund transactions associated with your Account.

If you have an MMDA and a TA at a given Program Bank, all withdrawals will be made from the TA. If funds in the TA at a Program Bank from which funds are being withdrawn are

insufficient, funds in the related MMDA at that Program Bank will be transferred to the TA, plus funds to maintain any TA minimum, or “threshold,” amount.

At any point during a month in which transfers from an MMDA at a Program Bank have reached a total of six (6), all funds will be transferred from that MMDA to the linked TA at the Program Bank until the end of the month. Deposits for the remainder of the month into this Program Bank will be made to the TA. At the beginning of the next month, funds on deposit in the TA will be transferred to the MMDA, minus any threshold amount to be maintained in the TA. The limits on MMDA transfers will not limit the number of withdrawals you can make from funds on deposit at a Program Bank or the amount of FDIC insurance coverage for which you are eligible.

Pursuant to federal banking regulations, the Program Banks may reserve the right to require seven days’ prior written notice before you withdraw or transfer funds from an MMDA. The Program Banks have indicated that they have no present plans to exercise this right. TAs are not subject to this restriction.

Interest Rates Paid on Deposit Balances

You will not be paid interest on your Sub-Deposit Accounts. Your Sub-Deposit Account is not an interest-bearing account and you will not be paid interest or any other form of income on your funds held in any Account or Sub-Deposit Account.

Waiver of Conflicts

You understand and agree that Bank, as your agent, may place any or all of your funds on deposit with Bank at one or more Program Banks in an amount determined in Bank’s sole discretion based on available capacity at the Program Bank or other criteria, including rates paid on deposits by the Program Bank or fees paid to Bank.

You understand and agree that Bank has no obligation to place funds into Program Banks to maximize the amount of deposit insurance available on your funds or to maximize any interest rates that your funds may earn. Bank may place your funds without regard to whether such funds may exceed the Deposit Limit at one or more Program Banks, even if your funds could be placed in one or more Program Banks in an amount less than the Deposit Limit.

You understand and agree that the Program Banks may pay fees to Bank and that Bank has no obligation to share these fees with you. You understand and agree that Bank may financially benefit if it places your funds into a Program Bank in excess of the Deposit Limit when that Program Bank pays a greater amount of fees to Bank than other Program Banks that could increase the deposit insurance available to you. You further acknowledge and agree that each Program Bank may pay Bank a fee in connection with the placement of funds with the Program Bank, including for each Sub-Deposit Account. The fee may vary between banks. Your Sub-Deposit Account is not an interest-bearing account and you will not be paid interest or any other form of income on your funds held in any Sub-Deposit Account. Even if Bank receives a fee from a Program Bank, you are not entitled to such fees. For the avoidance of doubt, you authorize Bank to collect and retain all payments of income pertaining to the placement of your deposits at other Program Banks, including the Sub-Deposit Accounts. You further acknowledge

that we and Program Banks may also receive other financial benefits in connection with the funds in your Sub-Deposit Account.

Bank's placement of funds in the Sub-Deposit Account may reflect considerations of federal and state law, Bank's funding needs and funding needs of Program Banks, general economic conditions or other factors determined by Bank in its sole discretion. Bank may place funds to enhance its business objectives and for balance sheet management purposes without any benefit to you. Subject to applicable law, your only rights with respect to the Sub-Deposit Account are to demand Bank repay you all amounts in your Account that were deposited with Bank and those transferred to the Sub-Deposit Account from your Account.

Information About Your Accounts

Although there are two or more accounts associated with your funds (the Account and the Sub-Deposit Account), your Account is treated as a single account for our reporting deposits and withdrawals, as well as for balance requirement, service charge, and monthly statement(which will reflect the total balance in your Account and each Sub-Deposit Account, excluding any payments or amounts owed or belonging to us or any Program Bank). The funds you deposit with us in your Account (whether or not transferred to a Sub-Deposit Account) will be made available to you in accordance with this Agreement (and regardless of the performance of any of our loans or investments, subject to FDIC insurance limitations). The existence of the Sub-Deposit Account will not change the manner in which you use, obtain information about your Account. Transfers to and from the Sub-Deposit Account will not appear on your monthly statement. We are responsible for the accuracy of your Account statements, not the Program Banks.

You will receive periodic information which will reflect: The opening and closing balances of your Sub-Deposit Accounts at each Program Bank for the applicable period.

YOUR RELATIONSHIP WITH BANK AND THE PROGRAM BANKS

Bank will act as your agent and custodian in establishing the Sub-Deposit Accounts at each Program Bank, depositing funds into the Sub-Deposit Accounts, withdrawing funds from the Sub-Deposit Accounts and transferring funds among the Sub-Deposit Accounts.

Sub-Deposit Account ownership will be evidenced by a book entry on the account records of each Program Bank (or Bank on behalf of Program Bank) and by records maintained by Bank as your custodian. No evidence of ownership, such as a passbook or certificate will be issued to you. You may at any time obtain information about your Sub-Deposit Accounts by contacting Service Provider.

You agree that all transactions with respect to your Sub-Deposit Accounts must be directed by Bank and all information concerning your Sub-Deposit Accounts must be obtained from Bank through Service Provider. You agree that the Program Banks have no obligation to accept instructions from you with respect to your Sub-Deposit Accounts or to provide you with information concerning your Sub-Deposit Accounts.

If you decide to terminate your participation in the Program, your termination will result in a return of funds in accordance with law and closing of your Account and any Sub-Deposit Account opened specifically for you.

Each Sub-Deposit Account constitutes an obligation of a Program Bank and is not directly or indirectly an obligation of Bank. You can obtain publicly available financial information concerning each Program Bank at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx, by contacting the FDIC Public Information Center by mail at L. William Seidman Center, Virginia Square, 3501 North Fairfax Drive, Arlington, Virginia 22226, or by phone at 703-562-2200.

Bank does not guaranty in any way the financial condition of any Program Bank or the accuracy of any publicly available financial information concerning any Program Bank.

Fees

You understand and agree that each Program Bank will pay Bank a fee in connection with the Program. The fee may vary between banks. Even if Bank receives a fee from a Program Bank, you may not be entitled to such fees or interest on your Sub-Deposit Account. Other than applicable fees deducted by Bank, there will be no other charges, fees or commissions. You will not be charged fees or commissions in connection with your participation in the Program.

In addition, other service providers may receive fees from each Program Bank or Bank and may receive a portion of the fee paid to Bank by the Program Banks.

Changes to the Program

You agree that Bank may modify the terms and conditions of the Program, including changing, removing or adding Program Banks offered therein. All notices of material changes to the Program may be communicated by a posting on our website, letter, a separate electronic or written communication, a note on a periodic statement or other means.

INFORMATION ABOUT THE FDIC

Deposit Insurance: General

Your Sub-Deposit Accounts are insured by the FDIC, an independent agency of the U.S. Government, up to \$250,000 for all deposits held in the same insurable capacity as recognized by the FDIC at any one bank. According to the FDIC, no depositor has ever lost a penny of FDIC-insured funds.

Your funds become eligible for FDIC insurance immediately upon placement into your Sub-Deposit Account at a Priority Bank. Generally, any accounts or deposits that you maintain directly with a particular bank, or through any other intermediary, in the same insurable capacity in which the accounts or deposits are maintained would be aggregated with the accounts or deposits for purposes of the \$250,000 Deposit Limit.

You are responsible for monitoring the total amount of deposits that you hold with any one bank, directly or through an intermediary, in order to determine the extent of FDIC

insurance coverage available to you on your deposits. Bank is not responsible for any insured or uninsured portion of any deposits.

In the event a Priority Bank fails, your Sub-Deposit Accounts at that Priority Bank is insured, up to \$250,000, for amounts accrued to the day the Priority Bank is closed.

Under certain circumstances, if you become the owner of deposits at a Program Bank because another depositor dies, beginning six months after the death of the depositor the FDIC will aggregate those deposits for purposes of the \$250,000 Deposit Limit with any other deposits that you own in the same insurable capacity at the bank. Examples of deposit accounts that may be subject to this FDIC policy include joint accounts, “payable on death” accounts and certain trust accounts. The FDIC provides the six-month “grace period” to permit you to restructure your deposits to obtain the maximum amount of deposit insurance for which you are eligible.

In the event that FDIC deposit insurance payments become necessary, payments of deposits will be made to Bank as your custodian. There is no specific time period during which the FDIC must make insurance payments available. Bank will not be obligated to you for amounts not covered by deposit insurance nor will Bank be obligated to make any payments to you in satisfaction of a loss you might incur as a result of a delay in insurance payouts. Bank will not be obligated to credit your account with funds in advance of payments received from the FDIC.

Furthermore, you may be required to provide certain documentation to the FDIC before insurance payments are made. For example, if you hold deposits as trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If your balance in your Sub-Deposit Accounts are assumed by another depository institution pursuant to a merger or consolidation, such deposits will continue to be insured separately, up to the FDIC insurance coverage limits and subject to the terms hereunder, from the deposits that you might have established with the acquiring institution until (i) the maturity date of any time deposits (including certificates of deposit) that were assumed, or (ii) with respect to deposits that are not time deposits, the expiration of a six month period from the date of acquisition. Thereafter, any assumed deposits will be aggregated with your existing deposits with the acquiring institution held in the same capacity for purposes of FDIC insurance coverage. Any deposit opened at the acquiring institution after the acquisition will be aggregated with deposits established with the acquiring institution for purposes of FDIC insurance coverage.

If you have questions about basic FDIC insurance coverage, please contact us. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than one insurable capacity. You may also obtain information by contacting the FDIC, Deposit Insurance Outreach, Division of Depositor and Consumer Protection, by letter (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342 or 800-925-4618 (TDD)), by visiting the FDIC website at: <https://www.fdic.gov/deposit/index.html>, or by email using the FDIC’s Online Customer Assistance Form available on its website.

TERMINATION

Your participation in the Program may be terminated without penalty at any time at the option of either you or Bank. You may also opt-out of the Program at any time. Following opt-out or termination of your participation in the Program, Bank may, if applicable, transfer your funds in the Sub-Deposit Accounts at Program Banks to your Account or, at its sole discretion, terminate your Account and return your funds in accordance with applicable laws and regulations.