

## CREDIT LINE AGREEMENTS

Credit Line is credit available in two different ways. One way is Credit Line, which serves as an overdraft line of credit, and the other is serves as a credit card and is accessible through the Credit Line pocket .

### Credit Line

Credit Line kicks in as an overdraft line of credit when your Spend pocket drops below \$0.00. Credit Line begins accruing interest at 1% per month, or 12% Annual Percentage Rate (“APR”), at the time of a Credit Line transaction. You will not be charged interest on Credit Line if you repay it in full by the end of the same calendar month in which you initiate the transaction(s). Any negative balance, including billed interest, will be automatically paid down with the next deposit into Spend.

### Credit Line Plus (“Credit Line+”)

Credit Line+ is presented in the One account as the Credit Line pocket (“Credit Line Pocket”). Customers can access Credit Line+ by setting up a direct-deposit of their income. Credit Line+ begins accruing at 12% APR, at the time of a Credit Line transaction and can be repaid directly within the Credit Line Pocket. Customers can assign their One card to the Credit Line Pocket to access Credit Line funds directly (not just as an overdraft line of credit) at any time.

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**CREDIT LINE AGREEMENT**

**IMPORTANT DISCLOSURES ABOUT YOUR CREDIT LINE AND ONE CARD**

*Effective as of July 28, 2020*

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.0%</b>
<b>APR for Cash Advances</b>	<b>12.0%</b>
<b>How to Avoid Paying Interest</b>	We will not charge you interest on transactions in your Credit Line if you pay your entire Credit Line balance by the end of each calendar month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using the One card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

One card is issued by Coastal Community Bank, Member FDIC

**How We Will Calculate Your Balance:** We use a method called “daily balance.” See the “Interest Calculation; Balances Subject to Interest Rate” section of this Agreement for more details.

**Billing Rights:** See “Billing Rights Summary” section of this Agreement for information on your rights to dispute transactions and how to exercise those rights.

**Military Lending Act Disclosure:** To receive important disclosures and payment obligation information about this Agreement verbally, please call 1-855-830-6200.

**By agreeing to the terms of the Credit Line Agreement, you confirm your agreement to the Arbitration Provision in the Spend and Save Agreement, unless (1) you are a member, or a dependent of a member, of the armed forces on the date you obtain the Credit Line, or (2) you opt out as set forth in the Arbitration Provision.**

## ONE CREDIT LINE AGREEMENT

Effective as of July 28, 2020

**General Information:** This Credit Line Agreement and the Important Disclosures About Your Credit Line and One Card ("**Important Disclosures**") (together, the "**Agreement**") is the agreement for your credit account, or "Credit Line," and your "**One Card**" when used in connection with your Credit Line. Your One Card is a debit card that is issued to you by Coastal Community Bank through One. Your One Card may be used to access your Credit Line, in addition to accessing Spend, Save, and Credit Line pockets.

Key terms are defined throughout this Agreement, including in the "Definitions" section, below. "**One Account**" refers to your One account, comprising the Credit Line governed by this Agreement together with the deposit pockets (that is, Spend, Save, and Auto-Save pockets) governed by the Spend and Save agreement and this Credit Line Agreement. The words "**we**," "**us**," "**our**" and "**Bank**" each mean Coastal Community Bank, and its successors and assigns. "**One**" means One Finance, Inc., the company that assists the Bank in servicing your One Account. (We may allow One and/or other third parties to exercise our rights on our behalf.) The words "**One Account-owner**," "**you**" and "**your**" each mean any individual to whom we issue credit and who is thus responsible and obligated for payment of the Credit Line or any other credit available in connection with your One Account, including any credit used by an Authorized User as described in Section 22. Please keep a copy of the Agreement for your records and read it carefully.

**Arbitration Notice: BY AGREEING TO THE TERMS OF THIS CREDIT LINE AGREEMENT, YOU CONFIRM YOUR AGREEMENT TO THE ARBITRATION PROVISION IN THE SPEND AND SAVE AGREEMENT, UNLESS (1) YOU ARE A MEMBER, OR A DEPENDENT OF A MEMBER, OF THE ARMED FORCES ON THE DATE YOU OBTAIN THE CREDIT LINE, OR (2) YOU OPT OUT AS SET FORTH IN THE ARBITRATION PROVISION.**

**1. Definitions:** The following terms as used in this Agreement mean the following:

"**Annual Percentage Rate**" or "**APR**" means a rate, disclosed as a percentage, used to calculate interest charges for your Credit Line.

"**Balance Transfer**" means a transaction where you request us and we agree (i) to use your Credit Line account to pay down or pay off a debt you owe a creditor other than us, or (ii) to use your Credit Line to transfer funds through an automated clearing house ("**ACH**") transaction to a non-One deposit account you designate. Balance Transfers include any credit adjustments associated with any Balance Transfer.

"**Credit Line**" means the overdraft feature associated with your primary Spend pocket that may be used to cover withdrawals and other transactions in your primary Spend pocket that result

in a negative balance. Credit Line is governed by this Credit Line Agreement.

"**Cash Advance**" means a transaction where you use your Credit Line up to your Cash Advance Limit in any of the following ways:

- a) To advance funds from your Credit Line to a companion Spend or other pocket you have through or with us; or
- b) To make other transactions that are similar to cash transactions, including but not limited to, purchases of wire transfers, money orders, travelers checks, foreign currency.

Cash Advances include any credit adjustments associated with any Cash Advance.

You may use your One Card to obtain funds from your Credit Line through an Automated Teller Machine ("**ATM**").

"**Cash Advance Limit**" means the portion of your Credit Limit which is available for Cash Advance transactions.

"**Credit Limit**" means the maximum amount of credit, including credit in your Credit Line and any other credit available to you in connection with your One Account. Your Credit Limit, which initially is communicated to you upon your approval for a Credit Line or other credit product, may be increased or decreased at any time, as provided in this Credit Line Agreement.

"**Daily Periodic Rate**" or "**DPR**" means the applicable APR divided by 365 (by 366 during leap years). The DPR for Purchases and Cash Advances is 0.032876712329% (0.032786885246% in a leap year).

"**One Card**" means any physical card, digital card, pocket account number, or other access device, which you may have through us or may be issued by us to you, that is associated with or set up to access your Credit Line or any other credit available to you in connection with your One Account.

"**Purchase**" means using your One Card (including through a mobile device or mobile wallet) to purchase or lease goods or services, or to make any transaction which is not a Cash Advance or Balance Transfer. "Purchases" generally include Credit Line fees, except as otherwise specified in this Agreement, and any credit adjustments related to a Purchase.

"**Statement**" means a periodic billing statement we will provide to you if and as required by applicable law.

**2. Acceptance and Use of This Credit Line; Promise to Pay:** By accepting a One Card, activating or using a Credit Line, or allowing someone else to do so, you agree that you have reached the age of majority under the laws of the state in which you reside, and you agree to and accept the terms of this Agreement, as such terms may be changed from time to time by us. You may use your Credit Line only for personal, family, or household purposes, and not for any business, commercial or investment purpose. You should sign the back of your One Card before using it. You promise to pay us the amount of all

transactions, interest, fees, and other amounts charged to your Credit Line.

You may make Purchase or Cash Advance transactions up to your Credit Limit or Cash Advance Limit, as applicable, either by presenting your One Card to a merchant, or by using your One Card over the telephone, internet, or some other electronic method, or through our customer portal, to complete such transactions.

Certain mobile telephones or other electronic devices can be provisioned to function as a One Card, such as by storing and/or accessing One Card data (for example, through a mobile wallet). Transactions using such devices can proceed like an online transaction over the internet, or can function like a traditional credit card. Any such electronic device constitutes a **“One Card”** under this Agreement when the One Card does, or is set to, access your Credit Line. Applications that enable your electronic devices to function as a One Card may be subject to separate terms and conditions. We are not responsible if a transaction violates such terms and conditions. However, transactions subject to any such terms and conditions are also subject to this Agreement.

If your mobile telephone or other electronic device can function as a One Card, you are solely responsible for protecting it in the same manner as protecting a physical credit card or Credit Line or other account information. Giving another person a device that functions as a One Card or giving them any information necessary to use the device as a One Card has the same consequence for you as permitting such person to use your Credit Line.

This Credit Line or your One Card may not be eligible for Balance Transfers at all times. We may, at our sole discretion, permit you to obtain a Balance Transfer(s) from us up to your available Credit Limit by specifying a method for you to request a Balance Transfer from us; provided, however, that we have no obligation to permit such Balance Transfer(s).

We may prohibit you from using your Credit Line or One Card to make a payment on any Coastal Community Bank loan you may have.

If you meet our eligibility requirements and you activate the Credit Line feature on your primary Spend pocket, we will honor transactions and withdrawals in your primary Spend pocket that will result in a negative balance. You can use Credit Line generally in the same manner you use Spend. To be eligible for Credit Line coverage, all of your pockets with us (including any Spend, Save, and Credit Line pockets) must be open and in good standing (e.g., not delinquent or frozen); you must have sufficient Credit Line credit to cover the transaction or withdrawal; and you must not be in default or in breach of this Agreement or other any agreement governing a product or service you have with or through us or One.

**3. Credit Limit:** Your initial Credit Limit and your Cash Advance Limit are communicated to you within your One Account, which you may access in the One web app or mobile app, and are included in this Agreement by reference. We will

disclose your then-current Credit Limit and Cash Advance Limit to you on each of your Statements. You agree we may change your Credit Limit and Cash Advance Limit, up to and including fully revoking such credit, at any time subject to applicable law. You agree never to use your One Card when the use would exceed your Credit Limit or Cash Advance Limit and that we are not obligated to extend credit to you (a) for an amount that would cause your outstanding Credit Line balance to exceed your Credit Limit or Cash Advance Limit, or (b) for any amount if your outstanding balance is already over the Credit Limit.

The credit you are able to access through Credit Line is the same credit you may access through the Credit Line Pocket. In other words, it is a single credit limit that can be accessed as an overdraft or the Credit Line Pocket. As you use funds from one pocket, the availability of funds from the other pocket will proportionally decrease, until repayment occurs in the Credit Line Pocket and/or the primary Spend pocket. This “dynamic balance” is presented in the Credit Line and in the primary Spend pocket (for Credit Line limit and availability).

Any increases in your Credit Limit you request will require you to make a written, oral, or electronic application for our approval. We will re-evaluate your financial condition, including your ability to make payments, if you request a higher Credit Limit, or at any time we deem it appropriate to review your Credit Line, and this may include obtaining a current credit bureau report, and/or asking you for current financial information. Based on such reviews, we may immediately increase or reduce your Credit Limit, or close your Credit Line, without prior written notice to you except as required by applicable law.

If you make a transaction that would cause you to exceed your Credit Limit or Cash Advance Limit, we may (a) allow the transaction without increasing your Credit Limit or Cash Advance Limit; (b) allow the transaction without increasing your Credit Limit or Cash Advance Limit and treat that amount as immediately due, or (c) refuse the transaction. If the transaction is refused, we may notify the person who attempted the transaction that it has been refused. If we permit a transaction that causes an over-limit condition, it does not mean that we will do so again in the future. You will pay any amount(s) which exceeds your Credit Limit or Cash Advance Limit, upon demand.

**4. Illegal Activities and One Card Use:** You agree not to use your One Card or Credit Line to engage in activities deemed illegal by federal and/or state laws, including, but not limited to, certain internet gambling. If you use your One Card or Credit Line to engage in such activities, you understand that you will nevertheless be liable for any resulting transactions made by use of your One Card or Credit Line, and any related interest and fees.

**5. Promotional Plan APRs:** From time to time, we may offer you special promotional terms with respect to certain Purchases, Balance Transfers, or Cash Advances on your Credit Line (each, a **“Promotional Plan”**), during a specified period of time (a promotional or introductory period). The provisions of this Agreement apply to any Promotional Plan offering, unless otherwise provided in this Agreement or under the Promotional Plan offering. The interest charge during the promotional or

introductory period will be figured by applying the promotional DPR to the Balance Subject to Interest Rate of the Purchases, Balance Transfers, or Cash Advances, as applicable, that post to your Credit Line prior to the expiration of the Promotional Plan. Beginning with the first billing cycle following the Promotional Plan, the applicable APR and the corresponding DPR will be your non-promotional APR and non-promotional DPR.

We may terminate your participation in any Promotional Plan if you fail to make timely payment during the promotional or introductory period or for any other reason as provided under the Promotional Plan.

## 6. Interest Charges on Your Credit Line:

**a) Paying Interest/When Interest Charges Begin to Accrue:** We begin charging interest from the date of new Purchases and Cash Advances. You can avoid paying interest on Purchases or Cash Advances by repaying your Credit Line by the end of each calendar month. If you do not repay your Credit Line in full by the end of each calendar month, we will charge you previously accrued but not billed interest on Purchases and Cash Advances.

**b) Interest Calculation; Balances Subject to Interest Rate:** We calculate interest charges on your Credit Line daily. We calculate a daily balance by adding to the prior day's balance the transactions in the Credit Line including new Purchases, transfers, payments, and other credits for that day. We then multiply the resulting balance at the end of each day by the DPR. We sum the total interest accrued in these daily calculations over the course of the calendar month. If you have a Credit Line balance at the end of the calendar month, we will apply the interest that accrued during that calendar month to the balance. This new balance is then used for daily interest calculations. This is a **"daily balance"** calculation. We do not rebate accrued interest on charges that are subsequently refunded by the merchant. At the end of each calendar month, we will present the principal outstanding, as well as the accrued simple interest from that calendar month if applicable.

**c)** We will not charge fees for using the Credit Line. However, if, at the end of a **calendar month** you have a Credit Line balance (as described below under Allocation of Payments), we will charge you the interest that begins accruing at 12% APR from the time of the transaction.

**d) If you have a Credit Line balance that remains unpaid, after 90 days we may transfer that balance to a Credit Line Pocket in your One account, at which time the unpaid Credit Line balance will become subject to the agreement for the Credit Line Pocket. We will notify you of any such transfer.**

**7. The Military Lending Act provides protections for certain members of the Armed Forces and their dependents ("Covered Borrower"). The provisions of this paragraph apply only to Covered Borrowers.**

**a) Statement of Military APR: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In**

**general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specific credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).**

**b) Oral Disclosures:** Covered Borrowers may receive important disclosures and payment obligation information about this Agreement verbally by calling the One Customer Experience Team toll-free at 855-830-6200.

**8. Foreign Transactions:** If a transaction is in a currency other than U.S. dollars, the payment network supporting your Credit Line will convert the transaction into U.S. dollars using their own currency conversion procedures. Currently, the exchange rate is determined in one of two ways. The rate will come from either the range of rates available in the wholesale currency markets for the processing date (which may be different from the rate the payment network receives) or a government-mandated rate in effect on that date. The exchange rate used may differ from the rate on the date of your transaction or its posting date. These rules may change without notice.

**9. Document Copies, Rush Card, and Other Convenience Fees:** If you request a copy of a charge slip or other document not in connection with a billing error, or if you request overnight delivery or a replacement card, or if you request any other special services, we may charge a fee to your Credit Line, subject to applicable law. Before we do, we will disclose the fee to you at the time of your request.

**10. Payments:** If you have a negative Spend balance (that is, a Credit Line balance), and a deposit posts to your primary Spend pocket (as a result of your receiving a direct deposit of wages, returning something you purchased with your One Card, or making a check deposit, for example), the deposit will first be applied to reduce or eliminate your outstanding Credit Line balance. The remainder will be credited to your primary Spend pocket in accordance with the Spend and Save agreement.

**11. Payment Holiday Option:** At our option, we may not require you to pay the full amount due as shown on your Statement during certain designated billing cycles (each, a **"Payment Holiday"**). We will notify you when a Payment Holiday is available. If you do not pay the full amount due as otherwise provided in this Agreement, interest charges will continue to accrue to your Credit Line. Beginning with the billing cycle following a Payment Holiday, you agree that all of the provisions of this Agreement shall apply.

**12. Irregular Payment:** We may accept late payments, partial payments, disputed payments, or payments marked with restrictive writing, such as **"Paid in Full"** or similar language, without losing any of our rights under the Agreement. If you wish to make a payment in satisfaction of a disputed amount or

balance, you must send it, with a letter of explanation, to: Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. Despite any such language, we may deposit such a payment without such deposit satisfying the amount in dispute or otherwise affecting our right to receive payment in full.

You may not use a post-dated check as a payment, and we may return or deposit any such check without waiting for the date found on the check. We are not liable to you for any expense or loss you incur arising from the actions we may take with respect to a post-dated check.

**13. Allocation of Payments:** The manner in which we allocate any payment to your Credit Line balances may affect the amount of any payment applied to introductory or promotional financing balances, subject to applicable law, and may result in higher interest charges to your Credit Line, depending on the types of transactions you make (such as promotional or non-promotional Purchases, and if applicable Balance Transfers and/or Cash Advances), and the timing and amount of your payments.

**14. Setoff:** We may exercise the right to setoff amounts due and payable under this Credit Line Agreement against any other amounts you have on deposit with us, subject to applicable law.

**15. Amendments:** Subject to applicable law, we may change the terms of this Agreement for any reason or no reason, and in any respect, by adding, deleting or modifying any provision, including APRs, fees, and other terms. In certain circumstances, when we are required by law to notify you of changes to the terms of this Agreement, we will do so. In other circumstances we may not be required to do so. When required by law to advise you that you have a legal right to reject any changes we make, we will provide an explanation about how to do that. Changes will not apply to existing balances except where permitted by applicable law. In some circumstances, APRs or other aspects of your Credit Line may change even though the terms of the Credit Line do not change, such as when a promotional rate expires. We can update any P.O. Box address or telephone number provided in this Agreement, but we will notify you if we do so.

**16. Events of Default:** You understand that a default by any One Account-owner will be a default by all One Account-owners. We may declare you to be in default under this Agreement if any of the following events occur: (a) you fail to make any payment; (b) you breach any other term of this Agreement or of any other obligation or agreement you have or will have with us, any of our affiliates, or One or any of its affiliates; (c) you die or become insolvent; (d) a petition is filed or other proceeding is started under the federal Bankruptcy Code or any state insolvency statute by or against you; (e) a receiver is appointed or a writ or order of attachment, levy or garnishment is issued against you or any of your property assets or income; (f) we believe in good faith, that the likelihood of your paying or performing all your obligations under this Agreement is impaired; or (g) you make a fraudulent, false, or misleading statement in your One Account or Credit Line application or otherwise in connection with any

other obligation or agreement you have with us or any of our affiliates.

**IDAHO, IOWA, KANSAS, MAINE AND SOUTH CAROLINA RESIDENTS ONLY:** You will be in default if you fail to make a payment as required by this Agreement (or within 10 days of the time required by this Agreement, for Iowa residents) or if the prospect of your payment or performance is significantly impaired (for Iowa residents, if, following an event of default, the prospect of your payment is materially impaired). We have the burden of establishing the impairment of such prospect of payment or performance.

**WISCONSIN RESIDENTS ONLY:** You will be in default (a) if you permit to be outstanding an amount exceeding one full payment which has remained unpaid for more than 10 days after its scheduled due date or deferred due date, or if you fail to pay the first payment or last payment within 40 days of its scheduled due date or deferred due date or (b) if you fail to observe any other provision of this Agreement, the breach of which materially impairs your ability to pay the amounts due under the Agreement.

**17. Remedies on Default:** If you are in default, we may (a) declare all or any part of the total outstanding balance on your Credit Line to be immediately due and payable; (b) terminate or suspend your Credit Line and/or your ability to make additional transactions using your Credit Line; (c) reduce your Credit Limit; (d) commence an action for the collection of all amounts owed in connection with this Agreement; and (e) subject to applicable provisions of law, charge you all reasonable collection expenses incurred by us in the collection of amounts you owe under this Agreement, including fees of attorneys who are not our salaried employees, court costs (including costs incurred in bankruptcy and appellate court proceedings), and fees of any collection agency to which we refer your Credit Line.

**18. Waiver:** We may delay or waive enforcing our rights under applicable law or this Agreement without losing them. A waiver of rights by us shall not be deemed to be a waiver of other rights or of the same rights at any other time.

**19. Transfer of Credit Line:** You cannot transfer or assign your Credit Line or your rights under this Agreement to any other person, and any attempt to do so is automatically void and of no legal effect. You understand and agree that we may transfer or assign all or any part of your Credit Line balance and/or our rights under this Agreement to another person or entity at any time, with or without notice to you.

**20. Cancellation:** You may close your Credit Line by contacting the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com). You must notify anyone you have authorized to charge transactions to your Credit Line that you have closed your Credit Line or we may continue to allow these transactions. Your obligations on your Credit Line will continue even though we have closed your Credit Line. We may close or suspend your ability to use your Credit Line or One Card to make a transaction, or otherwise cancel or limit this Agreement at any time for any reason or no reason, and without notice to you, subject to applicable law. We are not liable for any refusal by

anyone to honor your Credit Line or One Card. Your request to close your Credit Line does not constitute a request to close your One Account.

**21. Liability for Credit Line:** Each One Account-owner including any person who has agreed to be responsible for payment of this Credit Line, is individually and jointly liable for all amounts due under this Agreement regardless of who receives benefit from this Credit Line or any divorce or other legal proceeding or agreement that may affect liability between One Account-owners. Our release of any of you from liability will not affect the liability of any of the others. We may seek to collect on this Credit Line from any of you, in any order we wish, without losing our rights to collect from any of you. Any modification we agree to with any of you will be binding on all of you. Notice to one of you will be considered and serve as notice to all of you, and we can rely on instructions from any one of you, even if we receive inconsistent instructions from another person.

**22. Shared Pockets and Authorized Users of the Credit Line:** If the One Account-owner provides access to the Credit Line for use by another person(s), you agree that this person(s) will be an “**Authorized User**” and you will be responsible and obligated for any Credit Line transaction made by such person(s), including all related interest and fees. Only a One Account-owner may provide access for an Authorized User to a Credit Line, and the One Account must remain open in order to maintain access to a shared Credit Line. We reserve the right to refuse to add any Authorized User(s) to a Credit Line.

If you permit another person to use your Credit Line by providing such person with your One Card or the Credit Line number, such permission will be deemed to extend to all transactions made by that person, and will continue until you take the necessary steps to prevent such person from making further transactions using the Credit Line. You will be responsible for and obligated to pay all Credit Line transactions made by such person(s), including all related interest and fees, whether or not you intended to be responsible for such charges. An Authorized User is not obligated to repay any balance on the Credit Line.

In addition, such permission will result in sharing all information relating to the Credit Line, including all transaction history and other information associated with all other Authorized Users of the Credit Line, even after any Authorized User no longer has access to the Credit Line. Shared information includes information about the Credit Line from the time you first share the Credit Line by designating an Authorized User.

You may remove an Authorized User from the Credit Line by logging into the One app, clicking on the overflow menu of that pocket, and deleting the person.

If you become an Authorized User of another One Account-owner’s Credit Line, you acknowledge and agree to share all information relating to your transactions in the Credit Line with any person who at that time or at anytime in the future has access to the Credit Line, even after you are no longer an Authorized User of such pocket.

**23. Liability for Unauthorized Use:** If you notice the loss or theft of your One Card or a possible unauthorized use of your One Card, you should enter the dispute details in your One Account under your Card Settings.. You will not be liable for any unauthorized use that occurs after you notify us.

We issue the One Card to you at your request and you agree to destroy it, upon demand. You will notify us promptly if your One Card is lost or stolen, if there is unauthorized use of your One Card, or if someone uses your One Card to make unauthorized purchases at merchants not authorized to accept your One Card. Under our no fraud liability policy, you will not be liable for any unauthorized purchases made through the Credit Line’s payment network at merchants, including those transacted on the internet if you contact us promptly after the Statement on which the transaction occurred was mailed or electronically sent to you. If you orally give us notice concerning loss or theft, you agree to confirm such notice in writing upon request. Also, you agree to assist us in determining the facts and circumstances relating to any loss, theft, or possible unauthorized use of your One Card, and to comply with such procedures as we may reasonably require in connection with our investigation. You agree that unauthorized use does not include use by a person to whom you have given authority to use the One Card, and that you will be liable for all use by such a person until you notify us that such authority to use the One Card is no longer authorized. To terminate that authority, you must notify the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com).

**24. Credit Reports and Account Information:** You give us and our service providers, including One, permission to request and obtain information and to make whatever inquiries we consider necessary and appropriate (including obtaining information from third parties and requesting consumer reports from consumer reporting agencies) for the purpose of considering your application for this Credit Line and subsequently, in connection with any product upgrades or any updates, renewals or extensions of credit, or reviewing or collecting your Credit Line. You also authorize us and our service providers, including One, to report information concerning you or your Credit Line, including information about your performance under this Agreement, to consumer reporting agencies and others who may properly receive such information. **We may report information about your Credit Line to credit bureaus. Late payments, missed payments, or other defaults on your Credit Line may be reflected in your credit bureau report. If you believe that any information that we have reported to a credit bureau is inaccurate or incomplete, you may contact the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. In your letter, (i) provide your name and the Credit Line number, (ii) identify the specific information that is being disputed, (iii) explain the basis for the dispute, and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. We will investigate the matter. If our investigation shows that you are right, we will contact each credit reporting agency to which we reported the information and will request they correct the**

report. If we disagree with you after our investigation, we will tell you in writing.

If you believe that you have been the victim of identity theft, submit an identity theft report and affidavit to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

**25. Change of Contact Information:** You agree to notify us promptly if you change your name, address, telephone number, or any other contact information. You also agree that if the U.S. Postal Service or one of its agents notifies us of a change in address for you, we may change your address based on this information. We will have no liability to you for changing your address based on such information, even if the information provided by the U.S. Postal Service or one of its agents is in error. If any Statement is returned to us because of an incorrect address, we may stop sending Statements to you until a valid address is provided to us, but for all purposes it shall be considered as if we made your Statement available to you as of the Statement date that was or would have been printed on your Statement.

**26. Telephone Communication Monitoring and Contacting You:** You agree that your telephone communications with us or any of our representatives, affiliates, or service providers may be monitored, recorded, and retained by any of them. You expressly consent and authorize us and our subsidiaries, affiliates, and agents, to contact you at any telephone number that you provide to us, in the application or otherwise, now or in the future, or any number you have previously provided to us, or any of our representatives, affiliates, or service providers, using an auto dialer, pre-recorded messages, or text messages, in order to provide alerts and other information regarding your current or future applications and accounts for all products you have or may have with us. Message and data rates may apply. You also expressly consent to Coastal Community Bank, or any of its representatives, affiliates, or service providers sending email messages regarding your Credit Line to your email address, including emails delivered to a cell phone or mobile device. You agree that you will accept calls at your home, place of business, or on a mobile telephone regarding the Credit Line. You understand that calls may be automatically dialed and a message played; you understand and agree that these calls and messages may be read or listened to by anyone with access to your telephone or email account, and that such calls are not "unsolicited calls" for purposes of any state or federal law, and you expressly consent to receive such calls and messages. You agree that we are not liable for any resulting breach of privacy or for any charges or costs you incur in connection with text messaging, emails, or other communication that we or any of our representatives, affiliates or service providers may send you. You agree that this authorization constitutes a bargained for exchange. To the extent you have the right under applicable law to revoke this authorization, you agree you may so only by contacting the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com), or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

**27. Communications Under Federal Bankruptcy Code:** Any communication with us required or permitted under the federal Bankruptcy Code must be in writing, must include your Credit Line number, and must be sent to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at: Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

**28. Rewards, Special Programs, and Benefits:** We may offer from time to time rewards or special programs and benefits ("Programs") for One Account-owners. This Agreement will apply to these Programs except to the extent it is inconsistent with the specific offer. The features of these Programs will vary and use of the Credit Line under the terms of these Programs constitutes acceptance of the terms of the Programs without modifying or amending this Agreement.

**29. GOVERNING LAW:** THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR CREDIT LINE SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF THE STATE OF WASHINGTON, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF THE STATE OF WASHINGTON, WHERE WE AND YOUR CREDIT LINE ARE LOCATED AND FROM WHICH WE EXTEND CREDIT TO YOU, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE CREDIT LINE.

**30. Waiver of Jury Trial:** You acknowledge that the right to trial by jury is a constitutional right but may be waived in certain circumstances. To the extent permitted by law, you knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this Agreement. This jury trial waiver shall not affect or be interpreted as modifying in any fashion the Arbitration Provision in the Spend and Save agreement, incorporated by reference in this Credit Line Agreement, which has its own separate jury trial waiver. This waiver does not apply if you are a Covered Borrower under the Military Lending Act at the time you obtain the Credit Line.

**31. Enforceability:** Subject to and except as otherwise provided in the Arbitration Provision, if any term of this Agreement is finally determined to be void or unenforceable by a court or government agency of competent jurisdiction, that term will continue to be enforceable to the extent allowed by such court of agency, and the remainder will no longer be a part of this Agreement. All other provisions of this Agreement will remain in effect.

**32. Agreement in Writing:** This Agreement (including this Agreement and the Important Information), is the final expression of the agreement between you and us and it may not be contradicted by evidence of an alleged oral agreement.

**33. Unsecured Line of Credit:** Notwithstanding any language in any agreement to the contrary, your Credit Line and this Agreement, and your obligation to pay amounts due under this Agreement, are not secured.

**34. BILLING RIGHTS SUMMARY**

## YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your Statement, contact the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com), or by mail at: Coastal Community Bank, c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. In your letter, give us the following information:

- **Credit Line information:** Your name and Credit Line number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

### WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your Statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

**If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.

**If we do not believe there was a mistake:** You will have to pay the amount in question along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR ONE CARD PURCHASES:

If you are dissatisfied with the goods or services that you have purchased with your One Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your One Card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your Credit Line do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at [help@onefinance.com](mailto:help@onefinance.com) or:

Coastal Community Bank, c/o One Finance, Inc.  
Attn: Legal Department  
P.O. Box 162227  
Sacramento, CA 95816-2227

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

If a disputed transaction is resolved between you and us in your favor, you agree that you have assigned to us, without further action, all rights and claims that you may have against any merchant relating to such dispute.

**35. Additional Disclosures:**

**IOWA, MISSOURI, NEBRASKA, AND TEXAS RESIDENTS ONLY:** ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR FORBEAR FROM ENFORCING REPAYMENT OF DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT YOU AND US FROM ANY MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

**CALIFORNIA AND UTAH RESIDENTS:** As required by California and Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS:** You understand and agree that we may obtain a consumer credit report in connection with any updates, renewals, or extensions of any credit as a result of your application and One Account-ownership. If you ask, you will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report. You also understand and

agree that we may obtain a consumer credit report in connection with the review or collection of any extension of credit made to you or for other legitimate purposes related to such extension of credit.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**MARRIED WISCONSIN RESIDENTS:** If you are married: (i) you confirm that this Credit Line is being incurred in the interest of your marriage or family; (ii) no provision of any marital property agreement, unilateral statement, or court decree under the Wisconsin Marital Property Act will adversely affect a creditor's interest unless, before the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree; (iii) you understand and agree that we will provide a copy of this Agreement to your spouse for his or her information. If the Credit Line for which you are applying is granted, you will notify us if you have a spouse by sending your name and your spouse's name and address to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at: Coastal Community Bank, c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

## CREDIT LINE+ AGREEMENT

### IMPORTANT DISCLOSURES ABOUT YOUR CREDIT LINE POCKET AND ONE CARD

This Credit Line+ Agreement is subject to the applicable credit application review and approval process. In the event that your Credit Line+ application is not approved, this Credit Line+ Agreement shall automatically be null and void as if it had never been made.

*Effective as of July 28, 2020*

Key Terms	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.0%</b>
<b>APR for Cash Advances</b>	<b>12.0%</b>
<b>How to Avoid Paying Interest</b>	We will not charge you interest on transactions in your Credit Line pocket if you pay your entire Credit Line Pocket balance by the Payment Due Date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using the One card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

One Card is issued by Coastal Community Bank, Member FDIC

**How We Will Calculate Your Balance:** We use a method called “daily balance.” See the “Interest Calculation; Balances Subject to Interest Rate” section of this Agreement for more details.

**Billing Rights:** See “Billing Rights Summary” section of this Agreement for information on your rights to dispute transactions and how to exercise those rights.

**Military Lending Act Disclosure:** To receive important disclosures and payment obligation information about this Agreement verbally, please call 1-855-830-6200.

**By agreeing to the terms of the Credit Line+ Agreement, you confirm your agreement to the Arbitration Provision in the Spend and Save Agreement, unless (1) you are a member, or a dependent of a member, of the armed forces on the date you obtain the Credit Line Pocket, or (2) you opt out as set forth in the Arbitration Provision.**

## ONE CREDIT LINE+ AGREEMENT

Effective as of July 28, 2020

**General Information:** This Credit Line+ Agreement and the Important Disclosures About Your Credit Line Pocket and One Card ("**Important Disclosures**") (together, the "**Agreement**") is the agreement for your credit account, or "Credit Line Pocket," and your "**One Card**" when used in connection with your Credit Line Pocket. Your One Card is a debit card that is issued to you by Coastal Community Bank through One. Your One Card may be used to access your Credit Line Pocket, in addition to accessing Spend and Save pockets.

Key terms are defined throughout this Agreement, including in the "Definitions" section, below. "**One Account**" refers to your One account, comprising the Credit Line Pocket governed by this Agreement together with the deposit pockets (that is, Spend, Save, and Auto-Save pockets) governed by the Spend and Save agreement and the Credit Line agreement. The words "**we**," "**us**," "**our**" and "**Bank**" each mean Coastal Community Bank, and its successors and assigns. "**One**" means One Finance, Inc., the company that assists the Bank in servicing your One Account. (We may allow One and/or other third parties to exercise our rights on our behalf.) The words "**One Account-owner**," "**you**" and "**your**" each mean any individual to whom we issue credit and who is thus responsible and obligated for payment of the Credit Line Pocket or any other credit available in connection with your One Account, including any credit used by an Authorized User as described in Section 21. Please keep a copy of the Agreement for your records and read it carefully.

**Arbitration Notice: BY AGREEING TO THE TERMS OF THIS CREDIT LINE+ AGREEMENT, YOU CONFIRM YOUR AGREEMENT TO THE ARBITRATION PROVISION IN THE SPEND AND SAVE AGREEMENT, UNLESS (1) YOU ARE A MEMBER, OR A DEPENDENT OF A MEMBER, OF THE ARMED FORCES ON THE DATE YOU OBTAIN THE CREDIT LINE POCKET, OR (2) YOU OPT OUT AS SET FORTH IN THE ARBITRATION PROVISION.**

**1. Definitions:** The following terms as used in this Agreement mean the following:

**"Annual Percentage Rate"** or "**APR**" means a rate, disclosed as a percentage, used to calculate interest charges for your Credit Line Pocket.

**"Balance Transfer"** means a transaction where you request us and we agree (i) to use your Credit Line Pocket to pay down or pay off a debt you owe a creditor other than us, or (ii) to use your Credit Line Pocket to transfer funds through an automated clearing house ("**ACH**") transaction to a non-One deposit account you designate. Balance Transfers include any credit adjustments associated with any Balance Transfer.

**"Cash Advance"** means a transaction where you use your Credit Line Pocket up to your Cash Advance Limit in any of the following ways:

a) To advance funds from your Credit Line Pocket to a companion Spend or other pocket you have through or with us; or

b) To make other transactions that are similar to cash transactions, including but not limited to, purchases of wire transfers, money orders, travelers checks, foreign currencies.

Cash Advances include any credit adjustments associated with any Cash Advance.

You may use your One Card to obtain funds from your Credit Line Pocket through an Automated Teller Machine ("**ATM**").

**"Cash Advance Limit"** means the portion of your Credit Limit which is available for Cash Advance transactions.

**"Credit Limit"** means the maximum amount of credit, including credit in your Credit Line Pocket and any other credit available to you in connection with your One Account.

**"Credit Line"** means the overdraft feature associated with your primary Spend pocket that may be used to cover withdrawals and other transactions in your primary Spend pocket that result in a negative balance. Credit Line is governed by the Credit Line agreement.

**"Credit Line+"** means the Credit Line reflected in the Credit Line Pocket, which can be accessed with the One Card, that begins accruing interest on the day a transaction is made.

**"Daily Periodic Rate"** or "**DPR**" means the applicable APR divided by 365 (by 366 during leap years). The DPR for Purchases and Cash Advances is 0.032876712329% (0.032786885246% in a leap year).

**"Grace Period"** means the period between the end of the billing period, which is the calendar month, and the Payment Due Date. The Grace Period is a minimum of 21 calendar days.

**"Minimum Payment Due"** means the minimum amount you must pay us by the applicable Payment Due Date for your Credit Line Pocket to remain in good standing. Your Minimum Payment Due will be shown on each Statement.

**"One Card"** means any physical card, digital card, pocket account number, or other access device, which you may have through us or may be issued by us to you, that is associated with or set up to access your Credit Line Pocket or any other credit available to you in connection with your One Account.

**"Payment Due Date"** is the date shown on each Statement by which you must pay at least the Minimum Payment Due shown on such Statement.

**"Purchase"** means using your One Card (including through a mobile device or mobile wallet) to purchase or lease goods or services, or to make any transaction which is not a Cash Advance or Balance Transfer. "Purchases" generally include Credit Line

Pocket fees, except as otherwise specified in this Agreement, and any credit adjustments related to a Purchase.

“**Statement**” means a periodic billing statement we will provide to you if and as required by applicable law.

## **2. Acceptance and Use of This Credit Line Pocket;**

**Promise to Pay:** By accepting a One Card, activating or using a Credit Line Pocket, or allowing someone else to do so, you agree that you have reached the age of majority under the laws of the state in which you reside, and you agree to and accept the terms of this Agreement, as such terms may be changed from time to time by us. You may use your Credit Line Pocket only for personal, family, or household purposes, and not for any business, commercial or investment purpose. You should sign the back of your One Card before using it. You promise to pay us the amount of all transactions, interest, fees, and other amounts charged to your Credit Line Pocket.

You may make Purchase or Cash Advance transactions up to your Credit Limit or Cash Advance Limit, as applicable, either by presenting your One Card to a merchant, or by using your One Card over the telephone, internet, or some other electronic method, or through our customer portal, to complete such transactions.

Certain mobile telephones or other electronic devices can be provisioned to function as a One Card, such as by storing and/or accessing One Card data (for example, through a mobile wallet). Transactions using such devices can proceed like an online transaction over the internet, or can function like a traditional credit card. Any such electronic device constitutes a “**One Card**” under this Agreement when the One Card does, or is set to, access your Credit Line Pocket. Applications that enable your electronic devices to function as a One Card may be subject to separate terms and conditions. We are not responsible if a transaction violates such terms and conditions. However, transactions subject to any such terms and conditions are also subject to this Agreement.

If your mobile telephone or other electronic device can function as a One Card, you are solely responsible for protecting it in the same manner as protecting a physical credit card or Credit Line Pocket or other account information. Giving another person a device that functions as a One Card or giving them any information necessary to use the device as a One Card has the same consequence for you as permitting such person to use your Credit Line Pocket.

You may be able to establish recurring periodic billing arrangements with various merchants using your Credit Line Pocket, and it will be your responsibility to ensure such merchants are provided with current Credit Line Pocket information. If your Credit Line Pocket information changes, such as a change in your Credit Line Pocket account number or One Card expiration date, you consent to our providing such new Credit Line Pocket information, at our discretion, to any or all such merchants, but we are not obligated to do so. If your Credit Line Pocket is closed or your charging privileges are suspended,

you will need to contact such merchants to stop the automatic transactions.

This Credit Line Pocket or your One Card may not be eligible for Balance Transfers at all times. We may, at our sole discretion, permit you to obtain a Balance Transfer(s) from us up to your available Credit Limit by specifying a method for you to request a Balance Transfer from us; provided, however, that we have no obligation to permit such Balance Transfer(s).

We may prohibit you from using your Credit Line Pocket or One Card to make a payment on any Coastal Community Bank loan you may have.

**3. Credit Limit:** Your initial Credit Limit and your Cash Advance Limit are communicated to you within your One Account, which you may access in the One web app or mobile app, and are included in this Agreement by reference. We will disclose your then-current Credit Limit and Cash Advance Limit to you on each of your Statements. You agree we may change your Credit Limit and Cash Advance Limit, up to and including fully revoking such credit, at any time subject to applicable law. You agree never to use your One Card when the use would exceed your Credit Limit or Cash Advance Limit and that we are not obligated to extend credit to you (a) for an amount that would cause your outstanding Credit Line Pocket balance to exceed your Credit Limit or Cash Advance Limit, or (b) for any amount if your outstanding balance is already over the Credit Limit.

The credit you are able to access through Credit Line is the same credit you may access through Credit Line Pocket. In other words, it is a single credit limit that can be accessed through Credit Line and/or the Credit Line Pocket. As you use funds from one type of credit, the availability of funds from the other type of credit will proportionally decrease, until repayment occurs in the Credit Line and/or the primary Spend pocket. This “dynamic balance” is presented in the Credit Line and in the primary Spend pocket (for Credit Line limit and availability).

Any increases in your Credit Limit you request will require you to make a written, oral, or electronic application for our approval. We will re-evaluate your financial condition, including your ability to make payments, if you request a higher Credit Limit, or at any time we deem it appropriate to review your Credit Line Pocket, and this may include obtaining a current credit bureau report, and/or asking you for current financial information. Based on such reviews, we may immediately increase or reduce your Credit Limit, or close your Credit Line Pocket, without prior written notice to you except as required by applicable law.

If you make a transaction that would cause you to exceed your Credit Limit or Cash Advance Limit, we may (a) allow the transaction without increasing your Credit Limit or Cash Advance Limit; (b) allow the transaction without increasing your Credit Limit or Cash Advance Limit and treat that amount as immediately due, or (c) refuse the transaction. If the transaction is refused, we may notify the person who attempted the transaction that it has been refused. If we permit a transaction that causes an over-limit condition, it does not mean that we will

do so again in the future. You will pay any amount(s) which exceeds your Credit Limit or Cash Advance Limit, upon demand.

**4. Illegal Activities and One Card Use:** You agree not to use your One Card or Credit Line Pocket to engage in activities deemed illegal by federal and/or state laws, including, but not limited to, certain internet gambling. If you use your One Card or Credit Line Pocket to engage in such activities, you understand that you will nevertheless be liable for any resulting transactions made by use of your One Card or Credit Line Pocket, and any related interest and fees.

**5. Promotional Plan APRs:** From time to time, we may offer you special promotional terms with respect to certain Purchases, Balance Transfers, or Cash Advances on your Credit Line Pocket (each, a “**Promotional Plan**”), during a specified period of time (a promotional or introductory period). The provisions of this Agreement apply to any Promotional Plan offering, unless otherwise provided in this Agreement or under the Promotional Plan offering. The interest charge during the promotional or introductory period will be figured by applying the promotional DPR to the Balance Subject to Interest Rate of the Purchases, Balance Transfers, or Cash Advances, as applicable, that post to your Credit Line Pocket prior to the expiration of the Promotional Plan. Beginning with the first billing cycle following the Promotional Plan, the applicable APR and the corresponding DPR will be your non-promotional APR and non-promotional DPR.

We may terminate your participation in any Promotional Plan if you fail to make any Minimum Payment Due by the Payment Due Date shown on your Statement during the promotional or introductory period or for any other reason as provided under the Promotional Plan.

**6. Interest Charges on Your Credit Line Pocket:**

**a) Paying Interest/When Interest Charges Begin to Accrue:** We begin charging interest from the date of new Purchases and Cash Advances. You can avoid paying interest on Purchases or Cash Advances by paying your bill in full every month by the Payment Due Date. If you do not pay your bill in full by the Payment Due Date, we will charge you previously accrued but not billed interest on Purchases and Cash Advances.

**b) Interest Calculation; Balances Subject to Interest Rate:** We calculate interest charges on your Credit Line Pocket daily. We calculate a daily balance by adding to the prior day’s balance the transactions in Credit Line Pocket including new Purchases, transfers, payments, and other credits for that day. We then multiply the resulting balance at the end of each day by the DPR. We sum the total interest accrued in these daily calculations over the course of the billing period. If, at the close of the billing period, you have an unpaid balance from a prior billing period, or did not resolve your balance by the Payment Due Date, we will apply the accrued interest at the end of the billing period to the balance. This new balance is then used for daily interest calculations. This is a “**daily balance**” calculation. We do not rebate accrued interest on charges that are subsequently refunded by the merchant. At the end of each calendar month,

we bill you the principal outstanding at the end of that month, as well as the accrued simple interest from that calendar month if applicable.

**7. The Military Lending Act provides protections for certain members of the Armed Forces and their dependents (“Covered Borrowers”). The provisions of this paragraph apply only to Covered Borrowers.**

**a) Statement of Military APR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specific credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**b) Oral Disclosures:** Covered Borrowers may receive important disclosures and payment obligation information about this Agreement verbally by calling the One Customer Experience Team toll-free at 855-830-6200.

**8. Foreign Transactions:** If a transaction is in a currency other than U.S. dollars, the payment network supporting your Credit Line Pocket will convert the transaction into U.S. dollars using their own currency conversion procedures. Currently, the exchange rate is determined in one of two ways. The rate will come from either the range of rates available in the wholesale currency markets for the processing date (which may be different from the rate the payment network receives) or a government-mandated rate in effect on that date. The exchange rate used may differ from the rate on the date of your transaction or its posting date. These rules may change without notice.

**9. Document Copies, Rush Card, and Other Convenience Fees:** If you request a copy of a charge slip or other document not in connection with a billing error, or if you request overnight delivery or a replacement card, or if you request any other special services, we may charge a fee to your Credit Line Pocket, subject to applicable law. Before we do, we will disclose the fee to you at the time of your request.

**10. Minimum Payment:** We calculate a minimum payment each month equal to 2% of the outstanding balance at the end of the billing period, including all charges, payments and other activity during that billing period. The Minimum Payment Due is the greater of \$20 or 2% of your ending balance for the billing period. If your ending balance for the billing period is less than \$20, then the ending balance will be the Minimum Payment Due. Each month you must pay at least the Minimum Payment Due on your Statement by the Payment Due Date shown on the Statement. You may pay more than the Minimum Payment Due at any time. Payments made in any billing cycle that are greater

than the Minimum Payment Due will not affect your obligation to make the next Minimum Payment Due. The Minimum Payment Due will never be more than the new balance shown on your Statement. You understand that by making only minimum payments you increase your costs and extend the repayment period of your Credit Line Pocket. Credits to your Credit Line Pocket (such as refund credits from merchants), are not treated as payments, and do not reduce any Minimum Payment Due.

**11. Payments:** Amounts drawn on any other credit account you have with us will not be accepted for payment on your Credit Line Pocket.

You agree to make your payments only in U.S. dollars. You agree that we are not obligated to accept payment checks drawn on a non-U.S. domiciled financial institution or entity or that do not contain proper signatures and amounts. Should you present us and we accept a check drawn on a non-U.S. domiciled financial institution or entity, posting of your payment will be delayed. All payments, including large dollar payment amounts, may not increase the available Credit Limit or Cash Advance Limit on your Credit Line Pocket until the funds have been finally collected by us in U.S. dollars. You agree to allow us, at our discretion, to place a hold on your Credit Line Pocket until such payment amount has been finally collected, and to debit your Spend pocket or to reduce your payment, to cover any collection and processing fees associated with handling these payments. We reserve the right to reject any payment that will create or increase a credit balance on your Credit Line Pocket as of the date we receive the payment. We will not pay interest on any credit balance on your Credit Line Pocket.

Payment received in proper form at our processing facility by 5:00 p.m. Pacific time on a business day will be credited to your Credit Line Pocket as of that day. Payments received in proper form at our processing facility after that time on a business day will be credited to your Credit Line Pocket as of the next day. We may, in our discretion, accept payments not received in proper form, but crediting of such payments may be delayed up to five days following receipt.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer (“EFT”) from your deposit account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically.

**12. Payment Holiday Option:** At our option, we may not require you to make the full Minimum Payment Due during certain designated billing cycles (each, a “Payment Holiday”). We will notify you when a Payment Holiday is available. If you do not make your Minimum Payment Due as otherwise provided in this Agreement, interest charges will continue to accrue to your Credit Line Pocket. Beginning with the billing cycle

following a Payment Holiday, you agree that all of the provisions of this Agreement shall apply.

**13. Irregular Payment:** We may accept late payments, partial payments, disputed payments, or payments marked with restrictive writing, such as “Paid in Full” or similar language, without losing any of our rights under the Agreement. If you wish to make a payment in satisfaction of a disputed amount or balance, you may send it, with a letter of explanation, to: Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. Despite any such language, we may deposit such a payment without such deposit satisfying the amount in dispute or otherwise affecting our right to receive payment in full.

You may not use a post-dated check as a payment, and we may return or deposit any such check without waiting for the date found on the check. We are not liable to you for any expense or loss you incur arising from the actions we may take with respect to a post-dated check.

**14. Allocation of Payments:** We will allocate payment amounts equal to or less than the required Minimum Payment Due and any credits to balances on your Credit Line Pocket in any manner we determine, which may typically be to balances with lower APRs before balances with higher APRs. We allocate all payments in excess of the required Minimum Payment Due to balances with the highest APR first, then to lower APR balances in descending order of APRs. The manner in which we allocate any payment to your Credit Line Pocket balances may affect the amount of any payment applied to introductory or promotional financing balances, subject to applicable law, and may result in higher interest charges to your Credit Line Pocket, depending on the types of transactions you make (such as promotional or non-promotional Purchases, and if applicable Balance Transfers and/or Cash Advances), and the timing and amount of your payments.

**15. Amendments:** Subject to applicable law, we may change the terms of this Agreement for any reason or no reason, and in any respect, by adding, deleting or modifying any provision, including APRs, fees, the calculation of Minimum Payment Due, and other terms. In certain circumstances, when we are required by law to notify you of changes to the terms of this Agreement, we will do so. In other circumstances we may not be required to do so. When required by law to advise you that you have a legal right to reject any changes we make, we will provide an explanation about how to do that. Changes will not apply to existing balances except where permitted by applicable law. In some circumstances, APRs or other aspects of your Credit Line Pocket may change even though the terms of the Credit Line Pocket do not change, such as when a promotional rate expires. We can update any P.O. Box address or telephone number provided in this Agreement, but we will notify you if we do so.

**16. Events of Default:** You understand that a default by any One Account-owner will be a default by all One Account-owners. We may declare you to be in default under this Agreement if any of the following events occur: (a) you fail to pay any Minimum

Payment Due on or before its Payment Due Date; (b) you breach any other term of this Agreement or of any other obligation or agreement you have or will have with us, any of our affiliates, or One or any of its affiliates; (c) you die or become insolvent; (d) a petition is filed or other proceeding is started under the federal Bankruptcy Code or any state insolvency statute by or against you; (e) a receiver is appointed or a writ or order of attachment, levy or garnishment is issued against you or any of your property assets or income; (f) we believe in good faith, that the likelihood of your paying or performing all your obligations under this Agreement is impaired; or (g) you make a fraudulent, false, or misleading statement in your One Account or Credit Line Pocket application or otherwise in connection with any other obligation or agreement you have with us or any of our affiliates.

**IDAHO, IOWA, KANSAS, MAINE AND SOUTH CAROLINA RESIDENTS ONLY:** You will be in default if you fail to make a payment as required by this Agreement (or within 10 days of the time required by this Agreement, for Iowa residents) or if the prospect of your payment or performance is significantly impaired (for Iowa residents, if, following an event of default, the prospect of your payment is materially impaired). We have the burden of establishing the impairment of such prospect of payment or performance.

**WISCONSIN RESIDENTS ONLY:** You will be in default (a) if you permit to be outstanding an amount exceeding one full payment which has remained unpaid for more than 10 days after its scheduled due date or deferred due date, or if you fail to pay the first payment or last payment within 40 days of its scheduled due date or deferred due date or (b) if you fail to observe any other provision of this Agreement, the breach of which materially impairs your ability to pay the amounts due under the Agreement.

**17. Remedies on Default:** If you are in default, we may (a) declare all or any part of the total outstanding balance on your Credit Line Pocket to be immediately due and payable; (b) terminate or suspend your Credit Line Pocket and/or your ability to make additional transactions using your Credit Line Pocket; (c) reduce your Credit Limit; (d) commence an action for the collection of all amounts owed in connection with this Agreement; and (e) subject to applicable provisions of law, charge you all reasonable collection expenses incurred by us in the collection of amounts you owe under this Agreement, including fees of attorneys who are not our salaried employees, court costs (including costs incurred in bankruptcy and appellate court proceedings), and fees of any collection agency to which we refer your Credit Line Pocket.

**18. Waiver:** We may delay or waive enforcing our rights under applicable law or this Agreement without losing them. A waiver of rights by us shall not be deemed to be a waiver of other rights or of the same rights at any other time.

**19. Transfer of Credit Line Pocket:** You cannot transfer or assign your Credit Line Pocket or your rights under this Agreement to any other person, and any attempt to do so is automatically void and of no legal effect. You understand and agree that we may transfer or assign all or any part of your

Credit Line Pocket balance and/or our rights under this Agreement to another person or entity at any time, with or without notice to you.

**20. Cancellation:** You may close your Credit Line Pocket by contacting the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com). You must notify anyone you have authorized to charge transactions to your Credit Line Pocket that you have closed your Credit Line Pocket or we may continue to allow these transactions. Your obligations on your Credit Line Pocket will continue even though we have closed your Credit Line Pocket. We may close or suspend your ability to use your Credit Line Pocket or One Card to make a transaction, or otherwise cancel or limit this Agreement at any time for any reason or no reason, and without notice to you, subject to applicable law. We are not liable for any refusal by anyone to honor your Credit Line Pocket or One Card. Your request to close your Credit Line Pocket does not constitute a request to close your One Account.

**21. Liability for Credit Line Pocket:** Each One Account-owner including any person who has agreed to be responsible for payment of this Credit Line Pocket, is individually and jointly liable for all amounts due under this Agreement regardless of who receives benefit from this Credit Line Pocket or any divorce or other legal proceeding or agreement that may affect liability between One Account-owners. Our release of any of you from liability will not affect the liability of any of the others. We may seek to collect on this Credit Line Pocket from any of you, in any order we wish, without losing our rights to collect from any of you. Any modification we agree to with any of you will be binding on all of you. Notice to one of you will be considered and serve as notice to all of you, and we can rely on instructions from any one of you, even if we receive inconsistent instructions from another person.

**22. Shared Pockets and Authorized Users of the Credit Line Pocket:** If the One Account-owner provides access to the Credit Line Pocket for use by another person(s), you agree that this person(s) will be an **"Authorized User"** and you will be responsible and obligated for any Credit Line Pocket transaction made by such person(s), including all related interest and fees. Only a One Account-owner may provide access for an Authorized User to a Credit Line Pocket, and the One Account must remain open in order to maintain access to a shared Credit Line Pocket. We reserve the right to refuse to add any Authorized User(s) to a Credit Line Pocket.

If you permit another person to use your Credit Line Pocket by providing such person with your One Card or the Credit Line Pocket account number, such permission will be deemed to extend to all transactions made by that person, and will continue until you take the necessary steps to prevent such person from making further transactions using the Credit Line Pocket. You will be responsible for and obligated to pay all Credit Line Pocket transactions made by such person(s), including all related interest and fees, whether or not you intended to be responsible for such charges. An Authorized User is not obligated to repay any balance on the Credit Line Pocket.

In addition, such permission will result in sharing all information relating to the Credit Line Pocket, including all transaction history and other information associated with all other Authorized Users of the Credit Line Pocket, even after any Authorized User no longer has access to the Credit Line Pocket. Shared information includes information about the Credit Line Pocket from the time you first share the Credit Line Pocket by designating an Authorized User.

You may remove an Authorized User from the Credit Line Pocket by logging into the One app, clicking on the overflow menu of that pocket, and deleting the person.

If you become an Authorized User of another One Account-owner's Credit Line Pocket, you acknowledge and agree to share all information relating to your transactions in the Credit Line Pocket with any person who at that time or at anytime in the future has access to the Credit Line Pocket, even after you are no longer an Authorized User of such pocket.

**23. Liability for Unauthorized Use:** If you notice the loss or theft of your One Card or a possible unauthorized use of your One Card, you should enter the dispute details in your One Account under your Card Settings. You will not be liable for any unauthorized use that occurs after you notify us.

We issue the One Card to you at your request and you agree to destroy it, upon demand. You will notify us promptly if your One Card is lost or stolen, if there is unauthorized use of your One Card, or if someone uses your One Card to make unauthorized purchases at merchants not authorized to accept your One Card. Under our no fraud liability policy, you will not be liable for any unauthorized purchases made through the Credit Line Pocket's payment network at merchants, including those transacted on the internet if you contact us promptly after the Statement on which the transaction occurred was mailed or electronically sent to you. If you orally give us notice concerning loss or theft, you agree to confirm such notice in writing upon request. Also, you agree to assist us in determining the facts and circumstances relating to any loss, theft, or possible unauthorized use of your One Card, and to comply with such procedures as we may reasonably require in connection with our investigation. You agree that unauthorized use does not include use by a person to whom you have given authority to use the One Card, and that you will be liable for all use by such a person until you notify us that such authority to use the One Card is no longer authorized. To terminate that authority, you must notify the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com).

**24. Credit Reports and Account Information:** You give us and our service providers, including One, permission to request and obtain information and to make whatever inquiries we consider necessary and appropriate (including obtaining information from third parties and requesting consumer reports from consumer reporting agencies) for the purpose of considering your application for this Credit Line Pocket and subsequently, in connection with any product upgrades or any updates, renewals or extensions of credit, or reviewing or collecting your Credit Line Pocket. You also authorize us and our service providers, including One, to report information

concerning you or your Credit Line Pocket, including information about your performance under this Agreement, to consumer reporting agencies and others who may properly receive such information. **We may report information about your Credit Line Pocket to credit bureaus. Late payments, missed payments, or other defaults on your Credit Line Pocket may be reflected in your credit bureau report. If you believe that any information that we have reported to a credit bureau is inaccurate or incomplete, you may contact the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. In your letter, (i) provide your name and the Credit Line Pocket account number, (ii) identify the specific information that is being disputed, (iii) explain the basis for the dispute, and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. We will investigate the matter. If our investigation shows that you are right, we will contact each credit reporting agency to which we reported the information and will request they correct the report. If we disagree with you after our investigation, we will tell you in writing.**

**If you believe that you have been the victim of identity theft, submit an identity theft report and affidavit to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.**

**25. Change of Contact Information:** You agree to notify us promptly if you change your name, address, telephone number, or any other contact information. You also agree that if the U.S. Postal Service or one of its agents notifies us of a change in address for you, we may change your address based on this information. We will have no liability to you for changing your address based on such information, even if the information provided by the U.S. Postal Service or one of its agents is in error. If any Statement is returned to us because of an incorrect address, we may stop sending Statements to you until a valid address is provided to us, but for all purposes it shall be considered as if we made your Statement available to you as of the Statement date that was or would have been printed on your Statement.

**26. Telephone Communication Monitoring and Contacting You:** You agree that your telephone communications with us or any of our representatives, affiliates, or service providers may be monitored, recorded, and retained by any of them. You expressly consent and authorize us and our subsidiaries, affiliates, and agents, to contact you at any telephone number that you provide to us, in the application or otherwise, now or in the future, or any number you have previously provided to us, or any of our representatives, affiliates, or service providers, using an auto dialer, pre-recorded messages, or text messages, in order to provide alerts and other information regarding your current or future applications and accounts for all products you have or may have with us. Message and data rates may apply. You also expressly consent to Coastal Community Bank, or any of its representatives, affiliates, or service providers sending email messages regarding your Credit Line Pocket to your email

address, including emails delivered to a cell phone or mobile device. You agree that you will accept calls at your home, place of business, or on a mobile telephone regarding the Credit Line Pocket. You understand that calls may be automatically dialed and a message played; you understand and agree that these calls and messages may be read or listened to by anyone with access to your telephone or email account, and that such calls are not "unsolicited calls" for purposes of any state or federal law, and you expressly consent to receive such calls and messages. You agree that we are not liable for any resulting breach of privacy or for any charges or costs you incur in connection with text messaging, emails, or other communication that we or any of our representatives, affiliates or service providers may send you. You agree that this authorization constitutes a bargained for exchange. To the extent you have the right under applicable law to revoke this authorization, you agree you may so only by contacting the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com), or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

**27. Communications Under Federal Bankruptcy Code:** Any communication with us required or permitted under the federal Bankruptcy Code must be in writing, must include your Credit Line Pocket account number, and must be sent to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at: Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

**28. Rewards, Special Programs, and Benefits:** We may offer from time to time rewards or special programs and benefits ("Programs") for One Account-owners. This Agreement will apply to these Programs except to the extent it is inconsistent with the specific offer. The features of these Programs will vary and use of the Credit Line Pocket under the terms of these Programs constitutes acceptance of the terms of the Programs without modifying or amending this Agreement.

**29. GOVERNING LAW:** THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR CREDIT LINE POCKET SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF THE STATE OF WASHINGTON, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF THE STATE OF WASHINGTON, WHERE WE AND YOUR CREDIT LINE POCKET ARE LOCATED AND FROM WHICH WE EXTEND CREDIT TO YOU, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE CREDIT LINE POCKET.

**30. Waiver of Jury Trial:** You acknowledge that the right to trial by jury is a constitutional right but may be waived in certain circumstances. To the extent permitted by law, you knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this Agreement. This jury trial waiver shall not affect or be interpreted as modifying in any fashion the Arbitration Provision in the Spend and Save agreement, incorporated by reference in this Credit Line+, which has its own separate jury trial waiver. This waiver does not apply if you are a Covered Borrower under the

## **Military Lending Act at the time you obtain the Credit Line Pocket.**

**31. Enforceability:** Subject to and except as otherwise provided in the Arbitration Provision, if any term of this Agreement is finally determined to be void or unenforceable by a court or government agency of competent jurisdiction, that term will continue to be enforceable to the extent allowed by such court of agency, and the remainder will no longer be a part of this Agreement. All other provisions of this Agreement will remain in effect.

**32. Agreement in Writing:** This Agreement (including this Agreement and the Important Information), is the final expression of the agreement between you and us and it may not be contradicted by evidence of an alleged oral agreement.

**33. Unsecured Line of Credit:** Notwithstanding any language in any agreement to the contrary, your Credit Line Pocket and this Agreement, and your obligation to pay amounts due under this Agreement, are not secured.

## **34. BILLING RIGHTS SUMMARY**

### **YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### **WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT**

If you think there is an error on your Statement, contact the One Customer Experience Team at 855-830-6200 or [help@onefinance.com](mailto:help@onefinance.com), or by mail at: Coastal Community Bank, c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227. In your letter, give us the following information:

- **Credit Line Pocket information:** Your name and Credit Line Pocket account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

## WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your Statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

**If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.

**If we do not believe there was a mistake:** You will have to pay the amount in question along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR ONE CARD PURCHASES:

If you are dissatisfied with the goods or services that you have purchased with your One Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the

purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your One Card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your Credit Line Pocket do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at [help@onefinance.com](mailto:help@onefinance.com) or:

Coastal Community Bank, c/o One Finance, Inc.  
Attn: Legal Department  
P.O. Box 162227  
Sacramento, CA 95816-2227

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

If a disputed transaction is resolved between you and us in your favor, you agree that you have assigned to us, without further action, all rights and claims that you may have against any merchant relating to such dispute.

### 35. Additional Disclosures:

**IOWA, MISSOURI, NEBRASKA, AND TEXAS RESIDENTS ONLY:** ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR FORBEAR FROM ENFORCING REPAYMENT OF DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT YOU AND US FROM ANY MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

**CALIFORNIA AND UTAH RESIDENTS:** As required by California and Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS:** You understand and agree that we may obtain a consumer credit report in connection with any updates, renewals, or extensions of any credit as a result of your application and One Account-ownership. If you ask, you will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report. You also understand and agree that we may obtain a consumer credit report in connection with the review or collection of any extension of

credit made to you or for other legitimate purposes related to such extension of credit.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**MARRIED WISCONSIN RESIDENTS:** If you are married: (i) you confirm that this Credit Line Pocket is being incurred in the interest of your marriage or family; (ii) no provision of any marital property agreement, unilateral statement, or court decree under the Wisconsin Marital Property Act will adversely affect a creditor's interest unless, before the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree; (iii) you understand and agree that we will provide a copy of this Agreement to your spouse for his or her information. If the Credit Line Pocket for which you are applying is granted, you will notify us if you have a spouse by sending your name and your spouse's name and address to the One Customer Experience Team at [help@onefinance.com](mailto:help@onefinance.com) or by mail at: Coastal Community Bank, c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.