

One Credit Builder Agreement

IMPORTANT DISCLOSURES ABOUT CREDIT BUILDER

Please keep this Secured Account Agreement for your records. The One Credit Builder Pocket (“Credit Builder Pocket”) is offered by Coastal Community Bank, Member FDIC (“Bank”), and is distributed and serviced by One Finance, Inc. (“One”) on behalf of the Bank. “We”, “us” and “our” means the Bank and its successors, agents, and assigns, including One Finance, Inc., who will service Credit Builder on behalf of the Bank.

This Credit Builder agreement is subject to the applicable application review and approval process including, but not limited to, approval of the identifying information you provided in the account application. In the event that - subsequent to the execution of this agreement - your application is not approved, this agreement shall automatically be null and void as if it had never been made.

Effective as of April 1, 2021

Table of Contents

Definitions:	4
Acceptance and Use of Credit Builder; Promise to Pay	5
Secured Account	7
Credit Limit	7
Receipt and Crediting of Payments	8
Authorization Holds	8
Events of Default	8
Liability for Credit Builder Pocket	9
Shared Pockets and Authorized Users of the Credit Builder Pocket	10
Liability for Unauthorized Use	10
Illegal Activities and One Card Use	11
The Military Lending Act	11
Foreign Transactions	11
Document Copies, Rush Card, and Other Convenience Fees	11
Credit Reports and Account Information	11
Change of Contact Information	12
Telephone Communication Monitoring and Contacting You	12
Communications under Federal Bankruptcy Code	13
Rewards, Special Programs, and Benefits	13

Governing Law	13
Enforceability	13
Agreement in Writing	13
Billing Rights Summary	13
Additional Disclosures	15
Arbitration and Class Action Waiver	16

Fees	
Annual Fee	\$0.00
Transaction Fees	
<ul style="list-style-type: none"> ● Balance Transfer ● Cash Advance ● Foreign Transactions 	<ul style="list-style-type: none"> \$0.00 \$0.00 \$0.00
Penalty Fees	
<ul style="list-style-type: none"> ● Late Payment ● Over-the-Credit Limit ● Returned Payment 	<ul style="list-style-type: none"> \$0.00 \$0.00 \$0.00

One card is issued by Coastal Community Bank, Member FDIC, pursuant to license by Mastercard International.

How We Will Calculate Your Balance: This is a secured charge card, which means it must be paid in full every month. To calculate your balance, we begin with the outstanding balance from the previous month, and add purchases and transactions posted to your account associated with the secured charge card. We subtract any payments and credits that we receive. If there is still an outstanding balance after the Payment Due Date, you agree that we may consider your Account to be in Default, and funds from your Secured Account (defined below) may be applied to satisfy the outstanding difference.

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 Builder Agreement, you confirm your agreement to the Arbitration Provision in Section 25, unless (1) you are a member, or a dependent of a member, of the armed forces on the date you obtain Credit Builder, or (2) you opt out as set forth in the Arbitration Provision.

Secured Account: Your Credit Builder Pocket is secured by a deposit account (“Secured Account”) that you are required to establish and maintain in order to have the Credit Builder Pocket. You may pay down your balance

on your Credit Builder Pocket using funds from an external account or funds from your Secured Account. If you fail to pay back the balance on the Credit Builder Pocket or otherwise fail to comply with the terms of this Agreement, you could lose all Funds in your Secured Account. You were provided the Secured Account Agreement when you applied for the Credit Builder Pocket. The Secured Account Agreement includes important provisions including information related to -our security interest in your Secured Account and - - rights against all Funds in that Secured Account in the event you Default under this Agreement.

Negative Credit Reports: 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.

ONE CREDIT BUILDER AGREEMENT

General Information: This Credit Builder Agreement and the Important Disclosures About Your Credit Builder Pocket ("**Important Disclosures**") (together, the "**Agreement**") is the Agreement for Credit Builder and your "Credit Builder Pocket," and your "**One Card**" when used in connection with your Credit Builder Pocket. Your One Card is a debit card that is issued to you by Coastal Community Bank, Member FDIC, pursuant to license by Mastercard International through One. Your One Card may be used to access your Credit Builder Pocket, in addition to accessing your Spend, Save, and other Pockets.

Key terms are defined throughout this Agreement, including in the "Definitions" section, below. "**One Account**" refers to your One account, comprising the Credit Builder 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 this Credit Builder 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 Builder Pocket or any other credit available in connection with your One Account, including any credit used by an Authorized User as described in Section 9. Please keep a copy of the Agreement for your records and read it carefully.

1. Definitions:

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

"**Available Amount**" is the amount of credit you may use without exceeding your Credit Limit. Subject to Section 4 of this Agreement, your Available Amount will be equal to the amount of your Credit Limit, minus the sum of (a) your Credit Balance, plus (b) any Purchases that we have authorized but that have not yet posted to your Credit Builder Pocket, plus (c) any payments that have not yet cleared as of the closing date of your Billing Cycle. As provided in this Agreement, your Available Amount will change from time to time based on changes in your Credit Limit, your use of the Account for Purchases and as you make payments on your Credit Builder Pocket.

"**Billing Cycle**" means the interval between billing statements. Each billing statement shows a closing date. The statement closing date is the last day of the Billing Cycle for that billing statement.

"**Business Day**" means every day except Saturdays, Sundays and federal holidays.

"**Card**" means the One Card issued to you by Coastal Community Bank, Member FDIC, pursuant to license by Mastercard International and linked to your Credit Builder Pocket.

"**Cash Advance**" (when available) means a transaction where you use your Credit Builder Pocket up to your Cash Advance Limit in any of the following ways:

- To advance funds from your Credit Builder Pocket to a companion Spend or other Pocket you have through or with us; or
- To make other transactions that are similar to cash transactions, including but not limited to, purchases of wire transfers, money orders, traveler's checks, foreign currency.
- Cash Advances include any credit adjustments associated with any Cash Advance.

"**Covered Borrower**" means certain members of the Armed Forces and their dependents for which the Military Lending Act provides protections.

“Credit Balance” means the total outstanding balance of your Credit Builder Pocket at the end of any Billing Cycle, as shown on your billing statement. The balance is calculated as the sum of any outstanding balance from the previous month and purchases and transactions posted to the Credit Builder Pocket, minus any payments and credits that we receive.

“Credit Builder Pocket” means the secured charge card account that is opened for you and that is subject to the terms of this Agreement.

“Credit Limit” is the amount of credit that we extend to your Credit Builder Pocket. Your Credit Limit is generally equal to the amount you deposit into your Secured Account (see Section 4 for details).

“Debt” has the meaning given in Section 7 of this Agreement.

“Default” has the meaning given in Section 7 of this Agreement.

“Initial Credit Limit” has the meaning given in Section 4 of this Agreement.

“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 Builder Pocket or any other credit available to you in connection with your One Account.

“Payment Due Date” means the date that Total Due is Due.

“Pending Transactions” has the meaning given in Section 4 of this Agreement.

“PIN” means a personal identification number assigned to 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 Builder Pocket fees, except as otherwise specified in this Agreement, and any credit adjustments related to a Purchase.

“Secured Account” has the meaning given in Section 3 of this Agreement, and is the deposit account you have with us that, together with the Funds you deposit in it, secures your debt under this Agreement. It does not have a preset limit; rather, purchases get approved based on spending and payment history, financial resources and credit record. Since charge card balances must be paid in entirety by the Payment Due Date, there is no interest rate or minimum payment. Additionally, the charge card is secured against the deposit account you have with us that secures your debt under this Agreement.

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

“Total Due” is equal to the balance.

2. Acceptance and Use of Credit Builder; Promise to Pay

By accepting a One Card, activating or using Credit Builder, 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 Credit Builder 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 Builder Pocket.

You may make Purchase or Cash Advance (when available) transactions up to your Credit Limit, 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 Builder 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 Builder 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 Builder Pocket.

This Credit Builder 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 Credit Builder or your 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 Builder feature you can use Credit Builder generally in the same manner you use Spend. To be eligible for Credit Builder, all of your Pockets with us (including any Spend, Save, and Credit Builder Pocket Pockets) must be open and in good standing (e.g., not delinquent or frozen); you must have sufficient 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.

Making Payments

All payments to us must be made in U.S. Dollars. You may make automatic payments from your Secured Account to your Credit Builder Pocket by agreeing to this Agreement at enrollment. You do not need to make automatic payments to be able to deposit funds into the Secured Account or make purchases with your Credit Builder Pocket card. Your access to credit and Available Amount will be determined in the same manner whether or not you make automatic payments. You may prevent automatic payments at any time in the Credit Builder settings by making a manual payment.

If you enable automatic payments, funds from your Secured Account in the amount of the Total Due will be used to pay your Credit Balance automatically, on or before your Payment Due Date. You will be notified of your automatic payment amount in the same communication notifying you that your Statement is available. When your payment is applied, your available Amount will be reduced until you replenish your Secured Account balance.

You can also make payments by scheduling one-time manual payments from a different Pocket that belongs to you by logging into the One mobile application. We will not charge you a fee when you use your One Account to make a payment.

Right to Receive Notice

You have the right to receive notice of your automatic payment ten (10) days prior to the payment occurring. By agreeing to the Agreement you agree to ten (10) days' notice and will have your automatic payment applied one (1) day after the Statement date so long as the payment amount falls within the range between \$0.00 and the total amount you've transferred into the Secured Account. If the payment falls outside that range, your automatic payment will be limited to the amount in your Secured Account, and you'll receive twenty-one (21) days' notice of the remaining amount due.

Total Due Payment Requirement

Each month you must pay the Total Due that is shown on your billing Statement and we must receive that payment on or before the Payment Due Date shown on each billing Statement. The Payment Due Date will be the same day of each calendar month. See "Receipt and Credit of Payments," below. If your Total Due Payment is not received by your Payment Due Date, you will be in Default. See Section 7, below, for consequences of Default.

3. Secured Account

Your Credit Builder Pocket is secured by a deposit account that you were required to establish and maintain in order to have the Credit Builder Pocket (referred to as the "Secured Account"), and by the Funds you have deposited in the Secured Account. If you fail to make your required payments on your Credit Builder Pocket or otherwise fail to comply with the terms of the Agreement, you could lose all Funds in your Secured Account. You were provided the Secured Account Agreement when you applied for the Credit Builder Pocket. That Security Account Agreement includes, among other important provisions, information on the security interest you have granted to -Us in your Secured Account and -our rights against all Funds in that Secured Account in the event of your Default under this Agreement.

4. Credit Limit

If we approve your application, the initial Credit Limit (the "Initial Credit Limit") for your Credit Builder Pocket will be \$0. In order to increase your Credit Limit, you must activate your One Card and make a deposit in your Secured Account. Your Credit Limit will depend on the amount you deposit to your Secured Account. We will notify you of any change in your Credit Limit as may be required by law. Changes to your Credit Limit may take effect before you receive such notice. Your billing statement for your Credit Builder Pocket will disclose your Credit Limit and the amount of your Available Amount as of the closing date of your Billing Cycle.

Your Credit Limit may be tied to and/or limited by the balance of your Secured Account. Generally, when you make deposits to your Secured Account (see your Security Account Agreement for information on adding funds to your Secured Account), we will increase your Credit Limit to the balance of your Secured Account until such balance reaches the applicable maximum. We shall provide notice prior to any amendments decreasing the Maximum balance for your account.

We may increase or decrease your total Credit Limit at our discretion. Increasing the Funds in your Secured Account may not necessarily result in an increase in your Credit Limit.

Payments on your Credit Builder Pocket, and deposits and withdrawals in your Secured Account will change your Credit Limit and your Available Amount. Pending Purchases, merchant credits for returns, and authorization holds ("Pending Transactions") may affect your Available Amount. This section describes when and how your Purchases, Pending Transactions, Credit Builder Pocket payments and changes to your Secured Account balance will affect your Credit Limit and Available Amount. Crediting of payments for purposes of your scheduled payment obligations is described in Section 5, below. For purposes of your Credit Limit and Available Amount, the following will apply:

1. Single or Recurring payments you make on your Credit Builder Pocket from a third-party financial institution (when available) or your One Spend or Save Pocket will increase your Available Amount within two (2) business days after we receive the payment;
2. Single or Recurring Payments you make on your Credit Builder Pocket from your Secured Account will decrease your Credit Limit and Available Amount immediately after we receive the payment;
3. Purchases, including any Authorization Holds as described below, will decrease your Available Amount immediately when the Card is used at the merchant;
4. Subject to Section 5, single or recurring deposits you make into your Secured Account will increase your Credit Limit within two (2) business days after we receive the deposit and may, but not necessarily, increase your Available Amount; and
5. Subject to Pending Transactions, single or recurring deposits you make to your Secured Account may increase or decrease your Available Amount.

For purposes of your access to your Secured Account, at no time will you be able to access more than the Available Amount. See Secured Account Agreement.

Your Credit Limit after opening your Credit Builder Pocket will appear on your billing Statements. You promise not to engage in any transactions that will cause you to exceed your Credit Limit. This means that your Credit Builder Pocket balance, including any fees, plus any transactions that have been authorized but have not yet been settled, may not exceed your Credit Limit at any time.

If you attempt a transaction that would cause you to exceed your Credit Limit, we may in our discretion authorize the transaction without increasing your Credit Limit or we may deny the authorization. If we do allow you to exceed your Credit Limit at any time, that does not obligate us to do so any other time. Without limiting our other rights under this Agreement, including our rights under the "Our Rights Upon Default" section, you agree that if you exceed your Credit Limit at any time you will immediately pay us for the full amount of the excess over the Credit Limit, as applicable.

5. Receipt and Crediting of Payments

To ensure a timely payment, we must receive your payment by 5 p.m. Eastern Time in order to be credited to your Credit Builder Pocket on that day. For purposes of your payment obligations, the following describes when your payments must be made in order to be credited to your Credit Builder Pocket on a timely basis.

- **One Secured Account Payments:** A One Payment received by us by 5:00 p.m. Eastern Time will be credited to your Credit Builder Pocket at the time that we receive it. A "One Payment" is a payment that is authorized using your Secured Account that is delivered on or before your Payment Due Date.
- **Application of Payments:** Subject to applicable law, we will apply and allocate payments and any credits on your Credit Builder Pocket among balances and charges in any order and manner determined by us in our sole discretion. You agree that we have the unconditional right to exercise this discretion.
- **Irregular Payments:** We can accept late payments, partial payments, or payments marked "payment in full" without losing our rights under this Agreement, including the right to require full payment of all amounts owed under this Agreement.

6. Authorization Holds

Transactions at some merchants (such as hotels, car rental companies, restaurants, and gas stations) may result in temporary authorizations for amounts greater than the actual Purchase amount. If this happens, it will make less credit available to you on your Credit Builder Pocket for several days (usually until the date the actual Purchase amount is received by us from the merchant).

7. 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 Builder application or otherwise in connection with any other obligation or agreement you have with us or any of our affiliates. If you Default, -we may declare all of the Debt immediately due and payable. -We may also exercise all the rights of an owner of the Secured Account, as provided in your Secured Account Agreement. "Debt" includes all amounts you owe to the -us, including but not limited to fees and charges that may accrue under your Credit Builder Pocket, and also include without limitation any continuing guaranty arising from the Credit Builder Pocket, as well as each extension, refinance or renewal of such obligations, and any expenses that we incur in enforcing your obligations under this Agreement, including fees for independent and/or in-house counsel, where allowed by law. Your Secured Account does not secure any obligations to us other than the Debt, as defined above.

Upon any Default, we are authorized to exercise all of our rights under the security interest that you have granted to us in your Secured Account. See your Secured Account Agreement for details. Without limiting the foregoing, we may act as owner of the Secured Account, withdraw Funds from the Secured Account, and apply all or any portion of the Funds at any time(s) as repayment of the Debt and our costs in enforcing our rights hereunder and under the Secured Account Agreement. Your Credit Builder Pocket privileges may also be suspended, subject to reinstatement at our discretion. We are irrevocably appointed as attorney-in-fact for the limited purpose of executing any instruments required to satisfy the Debt.

Our rights stated in this Agreement and in the Secured Account Agreement are in addition to any others we have under the law. If there is a conflict regarding the security interest between this Agreement or the Secured Account Agreement and any other agreement, this Agreement and the Secured Account Agreement will control. You represent that no insolvency proceeding or general assignment for creditors is pending that would affect -our security interest. If -we waive or delay exercising a right, it does not forfeit that right or any others. You waive any defense you may have against -us. -We can exercise our rights against the Secured Account even if you are no longer liable on the Debt because of a statute of limitations or because of other reasons. Until the Debt is fully repaid and you have no further obligations under this Agreement, you will subordinate in favor of -us any right of subrogation and any right to enforce a remedy -we now have or may later have.

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.

8. Liability for Credit Builder Pocket

Each One Account-owner including any person who has agreed to be responsible for payment of this Credit Builder Pocket, is individually and jointly liable for all amounts due under this Agreement regardless of who receives benefit from this Credit Builder 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 Builder 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.

9. Shared Pockets and Authorized Users of the Credit Builder Pocket

If the One Account-owner provides access to the Credit Builder 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 Builder 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 Builder Pocket, and the One Account must remain open in order to maintain access to a shared Credit Builder Pocket. We reserve the right to refuse to add any Authorized User(s) to a Credit Builder Pocket.

If you permit another person to use your Credit Builder Pocket by providing such person with your One Card or the Credit Builder Pocket 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 Builder Pocket. You will be responsible for and obligated to pay all Credit Builder 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 Builder Pocket.

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

You may remove an Authorized User from the Credit Builder 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 Builder Pocket, you acknowledge and agree to share all information relating to your transactions in the Credit Builder Pocket with any person who at that time or at anytime in the future has access to the Credit Builder Pocket, even after you are no longer an Authorized User of such Pocket.

10. 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 Builder 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.

11. Illegal Activities and One Card Use

You agree not to use your One Card or Credit Builder 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 Builder 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 Builder Pocket, and any related interest and fees.

12. The Military Lending Act

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.

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).

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.

13. Foreign Transactions

If a transaction is in a currency other than U.S. dollars, the payment network supporting your Credit Builder 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.

14. 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 Builder Pocket, subject to applicable law. Before we do, we will disclose the fee to you at the time of your request.

15. Credit Reports and Account Information

You give us and our service providers 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 Builder Pocket and subsequently, in connection with any product upgrades or any updates, renewals or extensions of credit, or reviewing or collecting your Credit Builder Pocket. You also authorize us and our service providers, including One, to report information concerning you or your Credit Builder 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 Builder Pocket to credit bureaus. Late payments, missed payments, or other defaults on your Credit Builder 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 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 Builder Pocket 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 or by mail at Coastal Community Bank c/o One Finance, Inc., Attn: Legal Department, P.O. Box 162227, Sacramento, CA 95816-2227.

16. 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.

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

18. 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 Builder Pocket number, and must be sent to the One Customer Experience Team at 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.

19. 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 Builder Pocket under the terms of these Programs constitutes acceptance of the terms of the Programs without modifying or amending this Agreement.

20. Governing Law

THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR CREDIT BUILDER 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 BUILDER POCKET ARE LOCATED AND FROM WHICH WE EXTEND CREDIT TO YOU, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE CREDIT BUILDER POCKET.

21. 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.

22. Agreement in Writing

This Agreement is the final expression of the agreement between you and us and it may not be contradicted by evidence of an alleged oral agreement.

23. 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, 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 Builder Pocket information:** Your name and Credit Builder Pocket 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 be held liable for the amount in question until we receive written correspondence of such error.

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 Builder 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 dissatisfied with the purchase, contact us **in writing** at 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 determine you owe an amount and you do not pay, we may report you as delinquent after a reasonable time is given for payment.

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.

24. 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.

KENTUCKY RESIDENTS: You may pay the unpaid balance of your Credit Builder Pocket in whole or in part at any time.

NEW JERSEY RESIDENTS: Because certain provisions of this Agreement are subject to applicable law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

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

25. Arbitration and Class Action Waiver

THIS ARBITRATION PROVISION AFFECTS YOUR RIGHTS. PLEASE READ CAREFULLY BEFORE AGREEING TO THIS AGREEMENT. EXCEPT AS OTHERWISE NOTED, CAPITALIZED TERMS HAVE THE MEANING SPECIFIED IN THIS AGREEMENT.

Except as otherwise explicitly provided in this Arbitration Provision, One and any bank or financial institution with which One partners (including but not limited to (the Bank), together with their parent companies, wholly or majority-owned subsidiaries, affiliates, commonly-owned companies, successors, assigns and any of these entities' employees, officers, directors and agents and their successors, assigns, affiliates and service providers (collectively, the "Transaction Parties") and you can elect to resolve any past, present or future dispute or claim ("Dispute") arising from or relating in any way to your Account or this Agreement or the relationships between you and One and/or Transaction Parties resulting therefrom that cannot be resolved directly between you and a Transaction Party, by binding arbitration under the Consumer Arbitration Rules ("the Consumer Rules") of the American Arbitration Association ("AAA"), rather than in court. (Solely for purposes of this Arbitration Provision, the term Transaction Parties also includes any third party providing any goods and/or services in connection with your Account on behalf of a Transaction Party, if that third party is named as a defendant along with a Transaction Party in a single proceeding.)

Except as otherwise explicitly provided in this Arbitration Provision, "Dispute" broadly includes, without limitation: any claims based in contract, statute, ordinance, tort, fraud, consumer rights, misrepresentation, equity or any other legal theory; initial claims, counterclaims, cross-claims and third-party claims; federal, state and local claims; and claims which arose before the date of your application for an Account, including, but not limited to, any dispute or claim arising before the date you opened an Account or accepted this Agreement and any dispute or claim relating to: i) an application for or denial or closure of an Account; ii) the events leading up to an application or denial or closure of an Account (for example, any disclosure, advertisement, application, solicitation, promotion or oral or written statement, warranty or representation made by a Transaction Party); iii) credit reporting or a Transaction Party's use of consumer reports; iv) your Account balances; v) any product or service provided by or through a Transaction Party or third parties in connection with your Account or the relationship between you and a Transaction Party and any associated fees; vi) the collection of amounts due and the manner of collection; vii) a Transaction Party's use or failure to protect any personal information you give a Transaction Party in connection with your Account including your application for an Account or your relationship with the Transaction Party; viii) enforcement of any and all of the

obligations a party may have to another party in connection with your Account or agreement governing the same; or ix) compliance with applicable laws and/or regulations.

The Federal Arbitration Act (“FAA”) and federal arbitration law apply to this Arbitration Provision. There is no judge or jury in arbitration and court review of an arbitration award is limited, but an arbitrator can award an individual the same damages and relief as a court in an individual case and must apply and follow applicable substantive law, consistent with the FAA, and the terms of this Agreement, the One Terms and any agreement governing a product or service provided by One. The arbitrator shall apply applicable statutes of limitations and honor privilege rules. Any judgment on the award rendered by the arbitrator will be final and may be entered in any court of competent jurisdiction. No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

YOU UNDERSTAND THAT ABSENT YOUR CONSENT TO ARBITRATION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A TRIAL BY JURY.

Either you or a Transaction Party can initiate arbitration through AAA, an alternative dispute resolution provider or by filing a motion to compel arbitration of claims filed in court. Regardless of who elected arbitration or how arbitration was elected, the party asserting the claim (i.e., the party seeking money damages or other relief from a court or an arbitrator) is responsible for starting the arbitration proceeding. If the AAA cannot serve, a court with jurisdiction shall select the arbitrator, who will apply the AAA rules and the procedures specified in this Arbitration Provision. Any arbitration will be governed by the then current Consumer Rules of the AAA (“Consumer Rules”), and its Procedures for the Resolution of Disputes through Document Submission (“Document Submission Procedures”). (For more information about the AAA and its rules, you may contact the AAA at American Arbitration Association, 120 Broadway, Floor 21, New York, N.Y. 10271, 1-800-778-7879, www.adr.org). The Document Submission Procedures are included in the Consumer Rules. Your arbitration filing fees will be governed by the Consumer Rules. If it is determined by the arbitrator that you cannot afford such fees, a Transaction Party will pay all arbitration administrative and arbitrator fees and expenses. The arbitration will be conducted solely based on written submissions and will not require any personal appearance by the parties or witnesses unless the arbitrator determines that a telephonic or in-person conference or hearing is necessary based on the request of one or more of the parties. Notwithstanding any of the foregoing, disputes or controversies about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof are for a court and not an arbitrator to decide; however, disputes or controversies about your Account, this Agreement, the One Terms or your agreements governing any product or service provided by One or with Transaction Parties as a whole are for an arbitrator and not a court to decide.

CLASS ACTION WAIVER: You and the Transaction Parties each agree that any arbitration will be conducted only on an individual basis and not as a class, consolidated or representative action. To the fullest extent permitted by law: (a) no arbitration will be joined or consolidated with any other; (b) there is no right or authority for any Dispute to be arbitrated on a class-action or private attorney general basis or to utilize class action procedures; and (c) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons. No arbitrator shall have the authority to issue any relief that applies to any person or entity other than Transaction Parties and/or you individually.

If for any reason a Dispute proceeds in court rather than in arbitration, you and the Transaction Parties each waive any right to a jury trial. Even if all parties have opted to litigate a Dispute in court, a party may elect arbitration with respect to any claim made by a new party or any claim later asserted by a party in that or any related or unrelated lawsuit (including a claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis). Nothing in that litigation shall constitute a waiver of any rights under this Arbitration Provision. You and the Transaction Parties agree that any Disputes seeking to enforce or protect, or concerning the validity of intellectual property rights will not be subject to binding

arbitration under this Arbitration Provision. In addition, pursuant to the Consumer Rules, any party may proceed with their individual claims in small claims court if that option is available in the applicable jurisdiction and the amount in controversy falls within the small claims court's jurisdictional limits; but if that action is transferred, removed or appealed to a different court, arbitration can be elected. If any portion of this Arbitration Provision is inconsistent with the Consumer Rules, with this Agreement, or with the One Terms or your agreements governing any product or service provided by One or with Transaction Parties, this Arbitration Provision shall govern. This Arbitration Provision shall survive the closure of your Account, termination of any product or service provided by One, termination of any agreement into which you enter with a Transaction Party, and any withdrawal or denial of or determination on any application for an Account; and further, you understand and agree that this Arbitration Provision applies not only to the One Terms and this Agreement but also to any subsequent agreement (including without limitation any agreement governing any product or service) into which you enter with a Transaction Party. If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that: (A) If the Class Action Waiver is limited, voided or found unenforceable and that determination becomes final after all appeals have been exhausted, then this Arbitration Provision (except for this sentence) shall be null and void with respect to such proceeding. The parties acknowledge and agree that under no circumstances will a class action be arbitrated; and (B) if a claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver or elsewhere in this Arbitration Provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such claim (and that determination becomes final after all appeals have been exhausted), the claim for public injunctive relief will be determined in court and any individual claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a claim for public injunctive relief be arbitrated.

RIGHT TO OPT OUT: If you do not want this Arbitration Provision to apply, you must send One a signed notice within 30 calendar days of the date on which you electronically sign this Agreement. You must send the notice in writing (and not electronically) to One Finance, Inc., Attn: Arbitration Opt-Out, P.O. Box 162227, Sacramento, CA 95816-2227. You must provide your name, address and, if applicable, Account number and state that you "opt out" of the Arbitration Provision. Opting out will not affect the other provisions of this Agreement, the One Terms or any other agreement governing a product or service provided by One or with a Transaction Party. If you do not opt out, you will be bound by this Arbitration Provision in this Agreement, the One Terms and any other agreement governing a product or service provided by One or with a Transaction Party.