

One Automatic Payment ("Auto-Pay") Agreement

Effective as of September 1, 2021

Please keep this Auto-Pay Agreement ("Agreement") for your records. The One Account is offered by Coastal Community Bank, Member FDIC ("Bank"), 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 your Account on behalf of the Bank.

By enrolling in the One Auto-Pay Program (the "Program"), you are authorizing One to debit the bank account you designate (the "Designated Account") each billing period to pay automatically the amount shown on your One statement. The amount of the debit will depend upon the payment option you have selected.

One will advise you in a billing statement message of the amount and date of the payment that will be automatically debited. To receive confirmation of the debit transfer taking place, you may log on to your account online at onefinance.com, call your bank, or email One at help@onefinance.com.

Automatic Payment Amount

1. Statement Balance

One credit Pockets may have a statement balance that can be paid in full each month. If you select the "Statement Balance" automatic payment option, One will debit your Designated Account for the entire statement balance. This amount is shown as the Statement Balance on your billing statement.

The Automatic Payment amount for Statement Balance will never be more than the Statement Balance. However, it may be less because payments, returned purchases, and other credits may reduce the Automatic Payment amount if they post to the Pocket between the Closing Date and the date your payment is processed.

Statement Balance example:

\$500 Statement Balance, due on 5/15/XX

-\$50.00 Extra Payment 5/1/XX

-\$50.00 Merchant Credit 5/1/XX

\$400.00 Automatic Payment Amount 5/15/XX

2. Pay Only the Minimum Payment Due

If you select the "Minimum Payment Due" automatic payment option, One will debit your Designated Account for the amount of the Minimum Payment Due.

3. Pay Other Amount

If you select the "Other Amount" automatic payment option, One will debit your Designated Account for the dollar Amount that you have specified, except in the following circumstances:

- IF THE STATEMENT DOES NOT INCLUDE A MINIMUM PAYMENT DUE IN ANY BILLING PERIOD, AND THE OTHER AMOUNT YOU SPECIFY IS LESS THAN THE NEW BALANCE IN ANY BILLING PERIOD, ONE WILL INCREASE THE DEBITED AMOUNT TO THE NEW BALANCE FOR THAT BILLING PERIOD;
- IF THE STATEMENT INCLUDES A MINIMUM PAYMENT DUE IN ANY BILLING PERIOD, AND THE OTHER AMOUNT YOU SPECIFY IS LESS THAN THE MINIMUM PAYMENT DUE AMOUNT, ONE WILL INCREASE THE DEBITED AMOUNT TO THE MINIMUM PAYMENT DUE FOR THAT BILLING PERIOD; and

- If the Other Amount you have chosen is greater than the Statement Balance on your One Pocket, then One will debit the Statement Balance on your Pocket.

You understand that each such debit will occur on the date specified on the billing statement and will occur no earlier or later than the date shown. You agree that unless you notify One to stop or adjust the amount of the debit, in accordance with the procedures set forth in the Stop Payments Orders/Adjustments section below, you are authorized to debit the funds from the Designated Account in the amount specified in the automatic payment option you have selected. You will ensure that there are sufficient funds in the Designated Account on the specified debit date to pay the amount of the debit. Any automatic payment initiated by you on the payment date or later will be applied to the following month. For example, if you sign up for Auto-Pay on the 20th of May, then Auto-Pay will begin on the 20th of June.

For any automatic payment option you have selected, One is authorized to reduce the amount of the debit previously disclosed to you on your billing statement by the amount of any payments or credits applied (excluding purchase credits) to your Pocket prior to the scheduled debit date.

You understand that if your Pocket or One Account is closed and there is an outstanding balance on the Pocket or One Account, One will continue to automatically debit your Designated Account unless you terminate participation in the Program in accordance with the procedures set forth in Termination of Participation in the Program section below. If you close your Designated Account, you agree to notify One beforehand at help@onefinance.com to enable you to stop initiating debit transactions.

Additional Payments

If you would like to make a payment in addition to the automatic payment amount you have selected, you may do so using Manual Pay or other available means.

Stop Payment Orders/Adjustments

If you want to stop an automatic payment or make an adjustment to the amount of the upcoming automatic payment, you can do so online by logging into your One Account at onefinance.com or by emailing One at help@onefinance.com. We must receive your request at least three (3) business days before the scheduled debit date. If you call to make an adjustment, your request may not be processed until the following billing period.

Termination of Participation in the Program

You may terminate your participation in the Program by logging into your One Account at onefinance.com or by emailing One at help@onefinance.com. We must receive your request at least three (3) business days before the scheduled debit date specified on your billing statement. One may revoke your right to participate in the Program at any time for any reason, but a written notice of such revocation will be provided.

A failed automatic payment will result in your termination in the Program and you will be required to re-enroll to schedule new automatic payments.

For purposes of the Program, business days are Monday through Friday. Holidays are not included. If the scheduled debit date is on a weekend or banking holiday, the debit will be made on the next business day.