

Goalsetter

Deposit Account Agreement



Effective: Dec 18, 2023

Welcome

This agreement contains important information concerning your account with Webster Bank, N.A., made available through Students of Wealth, Inc D/B/A Goalsetter, a financial technology company, not a bank. Please read this booklet and keep it with your other bank records. This booklet and your other account documents, together with any changes we may later make to them, serve as our contract with you governing your deposit account. If you have any questions concerning your account, please call us at the number listed on the back cover of this booklet.

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Part I: GENERAL PROVISIONS

A. UNDERSTANDING THIS AGREEMENT

1. Introduction: This deposit account agreement (the “Agreement”) contains the terms and conditions governing your consumer deposit account that is offered and provided by Webster Bank, N.A. and made available through Students of Wealth, Inc D/B/A Goalsetter (“Goalsetter”). Webster Bank, N.A. is referred to in this Agreement as “Webster,” “Bank,” “we,” “us,” and “our.” In addition, the Bank provides a *Funds Availability Policy*, privacy and opt out notice and various account disclosures, agreements, notices, or policies, all of which, as they may be amended from time to time, are collectively referred to as “Additional Terms” and are incorporated herein by reference. If there is a conflict between the terms of this Agreement and the Additional Terms, the Additional Terms will apply to the specifically conflicting provision. As used in this Agreement, the terms “you” and “your” refer to the person maintains one or more deposit accounts with us and anyone else with the authority to deposit, withdraw, or exercise control over the funds in an account.

2. Goalsetter as Program Manager: Goalsetter is not a bank, and your account is established and maintained exclusively by Webster. Goalsetter is a non-bank financial technology company that acts as our program manager and service provider in connection with deposit accounts we provide to Goalsetter users. In that role, Goalsetter provides certain technology services, including providing access to your Account through the Goalsetter mobile app that allows account holders to access mobile banking features for a deposit account (the “Mobile App”). Through the App, you can manage your account, make deposits, and conduct other account-related transactions and activities. In addition, Goalsetter performs other account management and customer service functions, as described in greater detail throughout this Agreement.

Separately, Goalsetter’s affiliate, Goalsetter Advisors, LLC d/b/a Goalsetter Gold (“Goalsetter Gold”), may provide investment advisory services to you in its capacity as an SEC registered investment adviser. You acknowledge and agree that we have no responsibility for Goalsetter Gold’s investment advice or any activities of Goalsetter Gold.

3. Legal Effect of Provisions in Agreement: By opening your account or using your account, including any account service, you accept and agree to be bound by this Agreement. It is a legally binding contract that can only be modified as provided in this Agreement. In establishing an account with us, you acknowledge and agree that our relationship with you is that of debtor and creditor and that we are in no way acting as a fiduciary for you or for your benefit, even if your account is titled a “trust account” or similar designation. You should READ and RETAIN this Agreement so that you can refer to it whenever you have a question about your account. **This Agreement contains an arbitration provision. Please read the Arbitration Agreement section carefully.**

4. Scope of the Agreement—Deposit Products via Goalsetter: Except as described below, this Agreement covers all types of deposit accounts we offer, now or in the future, through Goalsetter.

5. Effect of State and Federal Laws and Regulations: Your deposit relationship with us is governed primarily by this Agreement, but it is also governed by the laws of the United States; the rules and regulations of the Office of the Comptroller of the Currency; the rules and regulations of the Board of Governors of the Federal Reserve System and various Federal Reserve Banks; the rules and regulations of the Consumer Financial Protection Bureau; the rules and regulations of other proper bank supervisory authorities and other governmental agencies; and the laws of Connecticut. You agree to bring any arbitration, action or legal proceeding arising out of this Agreement or relating to your account in Fairfield County, Connecticut, which is the county where your account resides. If state and federal law are inconsistent, or if state law is preempted by federal law, federal law governs. If any terms of this Agreement are found to be in violation of, or

restricted by, applicable laws or regulations, those terms will be construed so as to conform with such law or regulation, but the rest of this Agreement will not be affected by such laws or regulations and will remain in full force and effect.

6. Organization of Agreement: Part I of this Agreement sets forth general provisions applicable to all deposit accounts subject to this Agreement. The terms governing ownership of deposit accounts in different capacities are described in Part II of this Agreement. The general terms governing deposit accounts are set forth in detail in Part III. Special rules applicable to interest-bearing accounts are set forth in Part IV.

7. Construction: The headings in this Agreement are for reference only. They do not limit the terms or provisions set forth herein. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. In some sections we provide examples. The examples are for illustrative purposes only and do not cover all of the situations that are covered by the sections.

8. Important Definitions:

The following important terms are used throughout this Agreement:

Business day: For purposes of this Agreement, our business days are Monday through Friday, excluding any day on which banks in Connecticut are required or permitted to be closed or on which the Federal Reserve Bank of New York is closed. Our business days are subject to change, from time to time, at our discretion. Except to the extent additional notice is required by law, any change in our business days or cutoff hour becomes effective on the day the new business days or cutoff hour is posted on the Mobile App or otherwise communicated.

Item: All orders and instructions for the payment, transfer or withdrawal of funds from an account, including, but not limited to, any Automated Clearing House ("ACH") transaction, fund transfer, ATM withdrawal, or debit card purchase.

Mobile App: Means the Goalsetter mobile app that allows account holders to access mobile banking features.

B. YOUR ACCOUNT

1. Opening an Account: Your account will be opened when we have accepted your application to open an account; have issued you evidence of account ownership; you have received a copy of this Agreement, including the appropriate inserts; and we have received any other documents that we may require to establish a deposit account. However, if we open the account on our records and accept any deposit or process any other transaction, your account will be considered open and subject to the terms of this Agreement. If you do not furnish us any information or document required of you in this Agreement, we have the right to close your account at any time.

2. Consent to Gather and Use Account Information: You authorize us to obtain information at the time you open an account and, from time to time, thereafter regarding your financial history and deposit account relationships from consumer reporting agencies and other third parties or sources. We have the right to report information about your account to any consumer reporting agency or to anyone to whom you give us as a reference. We may share client transaction and experience information with our affiliates in accordance with our separately provided privacy notice. You may access our Partner Bank's privacy policy here: <https://www.websterbank.com/privacy/>

If we close your account because of your unacceptable usage of the account, we may report your information, including your name, address, TIN, driver's license number, and the date and reason your account was closed to consumer reporting agencies and/or to other account information service

providers. The consumer reporting agencies and account information service providers are authorized to supply this information to other financial institutions in accordance with applicable law.

3. Identification Notice (USA Patriot Act): To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, Social Security Number, and other information that will allow us to identify you. We may also ask to see other identifying documents like a driver's license.

4. Compliance: You agree to comply with applicable laws and regulations including United States economic sanctions laws and regulations. You may not use your account or related services for any illegal transactions or activity.

5. Our Modification of the Agreement: We reserve the right to modify the terms in this Agreement at any time and from time to time. Our ability to modify the terms of the Agreement includes the right to increase or decrease any fees, minimum balance/ deposit requirements, or any other term or condition to which your account is or may be subject, as well as to establish new fees, requirements, terms or conditions. We may make changes without prior notice to you unless otherwise required by applicable law. If we are required by applicable law to provide prior written notice, we may modify the terms of this Agreement by electronic or paperless delivery of a notice of such modifications. To that end, unless otherwise required by law, notice of any change may be given by posting the change on the Mobile App. You agree that failure to close your account before the effective date of any such modification evidences your agreement to the modification. Changes in interest rates on interest-bearing accounts are governed by Part IV of this Agreement.

6. Termination of Agreement; Closing of Your Account; Freezing of Your Account: This Agreement can be terminated and/or your account can be closed by either you or us at any time by a notice in writing (including via electronic communication) or other means we make available. Such a termination will not release you from any fees or other obligations incurred before the termination, those you incur in the process of closing out your account, or for your liability on outstanding items or other items we have handled as agent for you. You agree that notice of termination of this Agreement and/or closure of your account by us will be reasonable if it is sent to your email address as shown on our records at least ten (10) days prior to the date of the termination. You also agree that we may terminate this Agreement and/or close your account without giving you prior notice if your account has been overdrawn or has a zero balance for a period of thirty (30) consecutive days or if we have reason to believe that you are using your account to facilitate a fraud or other crime. We may also suspend your account and/or close your account and terminate this agreement, if you violate the Terms of Service you entered into with Goalsetter or unsubscribe from Goalsetter's services. We may require you to close your account and to open a new account if: (1) there is a change in authorized users, (2) there has been a forgery or fraud reported or committed involving your account, (3) any provision of this Agreement is violated, or (4) your nonpublic information has been compromised. We are not responsible for payment of any withdrawal or other item once this Agreement is terminated and/or your account is closed. Your debit card is the property of the Bank and may be cancelled and its privileges revoked at any time without prior notice to you. You shall return the debit card to us upon demand or it may be repossessed by us or our agent at any time. This Agreement continues to govern matters related to your account even after your account closes.

In addition to termination, we reserve the right to freeze or hold your account in the event of a dispute concerning the account (as described in Section E of Part III (Other Terms)), or if we reasonably believe that we may be exposed to loss or risk if your account is not frozen or held. For example, we reserve the right to freeze or hold your account if we receive notice from an authorized user or agent that the funds are in dispute.

7. Assignment: You may not assign this Agreement to any other party without our written consent. We reserve the right to assign this Agreement or delegate any or all of our rights and responsibilities under this Agreement to any third parties.

C. NOTICES, STATEMENTS, AND OTHER COMMUNICATIONS

1. Notices: All notices, questions and other communication concerning your account should be directed to:

Webster Bank
c/o Goalsetter
266 Decatur St
Brooklyn, NY 11233
Email: hello@goalsetter.co

Any written notice you give us is effective once we receive it and have a reasonable opportunity to act on it. Any written notice we send you is effective when sent to you at the email address to which we are then sending your statements or, if you do not receive statements, to the email address on our records as your address. You are responsible for notifying us of any change in your address. We may inform you of any changes affecting your rights and obligations by sending you a notice at that same address. We may include a notice on your statement.

If any notices we send to you are returned undelivered, we may destroy them. If a notice is returned to us undelivered, the change described in the notice is still effective and you are bound by it.

2. Statements: We make statements available to you by email and/or on the Mobile App. You agree to notify us promptly if you change your mailing address or email address. 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 such information, even if the information provided by the U.S. Postal Service is in error. If any statement is returned to us because of an incorrect address, we may stop sending statements to you, but for all purposes it shall still be considered as if we made your statement of account available to you as of the statement date that was or would have appeared on your statement, showing information sufficient to allow you to reasonably identify the items paid.

It is your responsibility, and you agree, to examine each statement for any unauthorized transaction, error, or irregularity on the statement. You agree to contact us immediately upon your discovery of any error or unauthorized transaction appearing on your statement in accordance with Part III of this Agreement. Timely notification is required of you to resolve certain errors or unauthorized transactions.

3. Electronic Agreements: You agree that we may make agreements with you by electronic means. Your authorization and consent to such an agreement, or your delivery of instructions, may be made by use of certain numbers, codes, marks, signs, personal identification numbers ("PINs"), public or private keys, or other means acceptable to you and us, to establish your identity and acceptance of the electronic communications. All electronic communications and agreements that meet these requirements will be deemed to be valid and authentic, and you intend and agree that those electronic communications and agreements will be given the same legal effect as written paper communications signed by you. You agree that electronic copies of communications and agreements are valid, and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

4. Your Waiver of Certain Notices: You waive notice of nonpayment, dishonor, or protest regarding any items credited to or charged against your account.

D. ABANDONMENT OF ACCOUNT

- 1. Escheat in General:** The balance in your account may become unclaimed funds escheatable to the state of your last known address as shown by our records, if you have not, within the statutory period, caused any activity or received any payments with regard to the account, indicated any interest in the account, corresponded with us concerning the account, or transacted any business on the account with us.

If your account is inactive, with no deposits or withdrawals being made for a period of time as specified by applicable state unclaimed property laws, your account will become dormant. We may stop making your statements available to you in the Mobile App if your account is dormant pursuant to the applicable state unclaimed property laws.

E. RESOLVING DISPUTES

PLEASE READ THIS SECTION CAREFULLY. EXCEPT AS THE ARBITRATION AGREEMENT HEREIN OTHERWISE PROVIDES, YOU AND WE WAIVE OUR RIGHTS TO TRY A CLAIM IN COURT BEFORE A JUDGE OR JURY AND TO BRING OR PARTICIPATE IN ANY CLASS, COLLECTIVE, OR OTHER REPRESENTATIVE ACTION.

- 1. Arbitration Agreement:** You and we agree that at your or our request, any dispute arising out of, relating to, or connected in any way with: (1) your account and any aspect of your relationship between you and us that is governed by this Agreement, or (2) the breach, enforcement, interpretation, application, or validity of this Agreement or this Arbitration Agreement, will be decided by binding arbitration. Arbitration involves the review and resolution of the dispute by a neutral party. Claims subject to this Arbitration Agreement include claims that arose before you and we entered into this Agreement (such as claims relating to advertising) and after termination of this Agreement.

In lieu of arbitration, either you or we can bring an individual claim in small claims court consistent with any applicable jurisdictional and monetary limits that may apply, provided that it is brought and maintained as an individual claim.

Jury Trial and Class Action Waiver. Except as this Arbitration Agreement otherwise provides, if either you or we choose arbitration, you and we acknowledge and agree that neither you nor we will have the right to litigate that dispute in court or to have a jury trial on that dispute. The parties further agree that any arbitration shall be conducted in their individual capacities and not as a class action or other representative action and the parties expressly waive their right to file, participate as a representative or member of any class, or seek relief on a class basis pertaining to any dispute either you or we elect to arbitrate. The arbitrator's decision generally will be final and binding.

You and we may not be plaintiffs or class members in any purported class, collective, or representative proceeding, and may each bring claims against the other only in your or our individual capacity. Unless mutually agreed to by you and us, arbitration claims may not be consolidated or joined with claims of other persons who may have similar claims other than authorized users, beneficiaries on your account and/or related accounts. The arbitrator may award declaratory or injunctive relief only on an individual basis and only to the extent necessary to provide relief warranted by the claimant's individual claim.

If there is a determination that any term in the immediately preceding paragraph is unenforceable for any reason as to any claim, then this Arbitration Agreement will be inapplicable to that claim, and that claim will proceed instead through litigation in court rather than by arbitration but only after the conclusion of the arbitration of any claim that is subject to arbitration.

Governing Law and Arbitration Rules. This Arbitration Agreement evidences a transaction in interstate commerce and thus the Federal Arbitration Act, 9 U.S.C. § 1 et seq. (FAA), will govern the interpretation and enforcement of this Arbitration Agreement. If the FAA is found not to apply to any issue that arises in

the enforcement of this Arbitration Agreement, then this issue will be resolved under the law of Connecticut.

The arbitration will be conducted under the then current and applicable Consumer Rules of the AAA. The AAA Rules are available online at www.adr.org or by calling the AAA at 800.778.7879. The arbitrator, and not any federal, state, or local court or agency will have exclusive authority to resolve any dispute about the interpretation, validity, applicability, or enforceability of this Arbitration Agreement. The applicable AAA rules will determine payment of fees by you and us.

Location and Procedure. If your claim is for \$10,000 or less, you may choose to have arbitration conducted solely on the basis of documents submitted to the arbitrator, via a telephone hearing, or by an in-person hearing in the federal judicial district where you reside, or as otherwise mutually agreed by the parties.

Arbitrator's Decision. The arbitrator's award shall be written, and binding on the parties and may be entered as a judgment in any court of competent jurisdiction. To the extent allowed by applicable law, the arbitrator may award arbitration costs and attorney's fees to the prevailing party.

Duration. This Arbitration Agreement shall survive closure of your account or termination of all business with us.

2. Waiver of Trial by Jury: To the extent permitted by law, if any dispute or claim results in a lawsuit, and neither you nor we have elected or requested arbitration, you and we knowingly and voluntarily agree that a judge, without a jury, will decide the case. The trial will be brought individually and not as part of a class action. If it is brought as a class action, it must proceed on an individual (nonclass, nonrepresentative) basis. YOU KNOWINGLY AND VOLUNTARILY AGREE THAT YOU AND WE ARE WAIVING THE RIGHT TO A TRIAL BY JURY AND THE RIGHT TO PARTICIPATE OR BE REPRESENTED IN ANY CLASS ACTION LAWSUIT.

3. Your Indemnification Obligations: You agree to indemnify and hold us, our officers, directors, employees and agents harmless from any and all losses, or claims of any kind arising in connection with the services provided under this Agreement, except those losses, claims, and expenses (including attorney's fees and costs) arising out of our gross negligence or willful misconduct. You further indemnify and hold us, our officers, directors, employees and agents harmless from any and all losses or claims of any kind arising out of actions we take or omit to take in good faith reliance upon instructions from you. You also agree to hold us harmless for failing to act on your instructions when we reasonably believe such instructions would cause us to be exposed to civil or criminal liability.

4. Limitations on Our Liability: UNLESS EXPRESSLY PROHIBITED OR OTHERWISE RESTRICTED BY APPLICABLE LAW OR THIS AGREEMENT, IN NO EVENT WILL YOU OR WE BE LIABLE TO THE OTHER PARTY FOR SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE FURNISHING, PERFORMANCE OR USE OF THE SERVICES PROVIDED UNDER THIS AGREEMENT, REGARDLESS OF WHETHER YOU OR WE MAY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES UNLESS REQUIRED BY APPLICABLE LAW. UNDER NO CIRCUMSTANCES WILL WE BE RESPONSIBLE OR LIABLE FOR ANY OTHER ENTITY'S (NOT UNDER OUR DIRECT CONTROL) ACTS OR OMISSIONS INCLUDING, WITHOUT LIMITATION, ANY FEDERAL RESERVE BANK OR TRANSMISSION OR COMMUNICATION FACILITY. THE LIMITATIONS AND EXCLUSIONS IN THIS PARAGRAPH SHALL APPLY TO ALL CLAIMS OF EVERY KIND, NATURE AND DESCRIPTION WHETHER ARISING FROM BREACH OF CONTRACT, BREACH OF WARRANTY, GROSS NEGLIGENCE OR OTHER TORT, AND WILL SURVIVE THE TERMINATION OF THIS AGREEMENT AND ALL OF YOUR BUSINESS WITH US.

The limitations of liability in this Section shall be in addition to and shall not limit any other limitations on our liability set forth in this Agreement.

- 5. Limitation on Time to Sue:** An action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues.
- 6. Standard of Care:** We are responsible for exercising only ordinary care in carrying out our obligations under and complying with this Agreement. Ordinary care requires only that we follow standards that do not vary unreasonably from the general standards followed by similarly situated banks.
- 7. Force Majeure:** You agree we have no responsibility or liability to you or any third party for failure or delay in our performance under this Agreement or for any losses due to causes or conditions including, without limitation, delays and/or interruptions of business due to any act of God, natural disaster, fire, pandemic, act of government authority, act of public enemy or war, riot, civil disturbance, insurrection, labor difficulty, power failure, telecommunications failure, severe adverse weather condition or other causes beyond our reasonable control. The time, if any, required for such performance under this Agreement, shall be automatically extended during the period of such delay or interruption.
- 8. No Waiver of Our Rights:** No course of dealing, delay or omission on our part in exercising any of our rights is a waiver by us of such rights or any other right. If we waive or otherwise fail to exercise any right, we may still insist on full enforcement of such right in the future.
- 9. Systems and Software:** We are not responsible for any loss or damages you suffer as a result of the failure of systems and software you use to interface with our systems or systems and software you use to initiate or process banking transactions, whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software you use to process banking transactions and the ability of such systems and software to do so accurately.

Part II: FORM OF ACCOUNT OWNERSHIP

- 1. Account Designation as Individual Account:** Your account is an individual account, and you are the sole owner of the account. Your account is not a joint account, custodial account, or an agency or fiduciary account. As the sole owner, you are the only person that can manage the account. The account is a consumer account held and maintained for personal, family, or household purposes.
- 2. Minor as Authorized User:** Through the Mobile App, you may designate an individual age 13 or older as an authorized user that will be issued a debit card and have authority to access a designated sub-account. When you designate an authorized user, we will ask for the name, date of birth, and other information that will allow us to identify the authorized user. You acknowledge and agree that you are responsible for all transactions initiated by an authorized user as if you initiated the transaction. Through the Mobile App, the authorized user will have the ability to view the balance and all transactions on the designated sub-account. The authorized user will not be able to view or transact on the primary account, only on the designated sub-account. We may provide you with the ability through the Mobile App to establish limits on an authorized user's ability to transact on the designated sub-account.
- 3. Death or Incapacity:** You agree to promptly notify us if you learn or suspect an account owner or authorized user has died or has been declared incapacitated by a court or other legal authority. When we receive proper notice, we may proceed by: freezing the account until we receive documents verifying the death or incapacity and instructions regarding the funds remaining in the account, returning or reversing deposits, or applying funds in the account to any debt then owed to us by you before recognizing the rights of another person to any remaining funds.

4. Power of Attorney: If you have submitted a power of attorney to us appointing someone to act on your behalf, you agree that you will give us a copy of the power of attorney, in a form and substance satisfactory to us, and that the account will be subject to all applicable laws and to our requirements governing a power of attorney. We have the right to request the original power of attorney or a copy certified in accordance with applicable legal requirements by an attorney, court or other government entity for review before accepting a copy of the power of attorney for our files. Until we receive notice that the power of attorney has been revoked, we may rely upon it in accepting any deposits, withdrawals, or transfers to or from your account and signed by your attorney-in-fact, and in following instructions from your attorney-in-fact on any matter in connection with your account. If the signature of the client is poor or we, in good faith, have concerns about the authenticity of a signature, we may require a doctor's letter certifying as to your competency or we may refuse to honor the power of attorney. We are not liable for the misapplication of funds from your account by your attorney-in-fact.

Part III: GENERAL RULES GOVERNING DEPOSIT ACCOUNTS

A. DEPOSITS

1. Deposit of Items: You may make deposits by ACH transfer or by any other method we make available. The Funds Availability Policy provided to you sets forth our policies relating to the availability of deposited funds.

We reserve the right to limit, refuse or return any deposit. Any variation of a payee name, which, in the sole discretion of the Bank, would reasonably indicate that you are intended to be the payee, may be acceptable. All deposits must be of, or denominated in, United States currency.

2. Collection of Items: Even though we may credit your account immediately when you make a deposit, we reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your account for items should they become lost in the collection process. We assume no responsibility beyond the exercise of due care and we may handle the collection of any such item in accordance with our usual practices. Items and their proceeds may be handled in accordance with applicable regulations, Clearing House Association or fund transfer system rules, and contractual arrangements with other financial institutions.

All deposited items are provisionally credited to your account and subject to final payment and receipt of proceeds by us. Without prior notice to you, we may charge back any item to your account (and adjust the interest earned on your account, if any, accordingly) at any time before final payment, whether the item is returned or not (and whether it was deposited or returned by electronic or other means).

3. Direct Deposits: If we provide direct deposit services for automatic preauthorized deposits to your account of government payments or automatic transfers from your other accounts with us, you must notify us at least thirty (30) days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If, in connection with a direct deposit plan, you deposit any amount in this account which should have been returned to the federal government or other issuer for any reason, you authorize us to deduct the amount of your liability to the federal government or other issuer from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of this liability.

B. WITHDRAWALS

1. Withdrawal Procedures: You may make withdrawals or transfer funds from your account by any means we make available to you, which may include through the Mobile App, a debit card, or through a Webster ATM or other ATM that is part of an ATM network to which we belong. Your account may not be accessed in person. You agree that we may charge your account for any withdrawal or transfer amount that you make or authorize someone else to make. We reserve the right to limit the amount of funds that may be withdrawn from your account in cash

for various reasons, including, without limitation, the amount of currency that is available at a particular ATM terminal.

We may refuse to allow a withdrawal if you do not have sufficient available funds in the account to cover the full amount of the withdrawal, there is a dispute about the account (unless a court has ordered us to allow the withdrawal), the account is garnished or attached or otherwise subject to legal process, the account has been pledged as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you fail to repay an obligation to us on time.

If drafts, electronic debits, checks or other orders of payment from your account are issued by any third party, the Bank bears no liability for such items. We also reserve the right to refuse a withdrawal or transfer request that is attempted by any manner not specifically authorized for the account in question, that is greater in frequency or number than that specifically permitted for the account in question, or that is for an amount less than any minimum withdrawal or transfer denomination required for the account in question.

2. Posting Order: Our posting order is the order in which we apply credits and debits to your account balance. Generally, our process is to apply deposits and credits to your account first, followed by debit transactions based on transaction type, with fees and service charges posted last. However, certain fees, such as those for outgoing wire transfers, post immediately after the transaction to which the fees relate.

The following chart details our standard posting order by transaction type. Note that the posting order detailed below reflects our typical posting order but our actual posting order may differ in certain instances such as in the event of a processing issue or a suspicious transaction requiring exception handling.

Category	Transaction Type	Sort Order
1	<ul style="list-style-type: none"> All deposits and credits¹ 	
2	<ul style="list-style-type: none"> Debit card transactions ATM withdrawals Internal transfer debits 	<ul style="list-style-type: none"> By date and time received by Webster*, or If date and time are not available, by lowest to highest dollar amount
3	<ul style="list-style-type: none"> Preauthorized withdrawals (ACH) 	<ul style="list-style-type: none"> By lowest to highest dollar amount
4	<ul style="list-style-type: none"> External transfer debits 	<ul style="list-style-type: none"> By date and time received by Webster*, or If date and time are not available, by lowest to highest dollar amount
5	<ul style="list-style-type: none"> Account related service fees 	<ul style="list-style-type: none"> N/A
¹ Excludes any interest earned or rebates posted to your account. * Date and time provided to Webster may not reflect those on your receipt. If more than one transaction has the same date and time, the lower dollar amount will post first.		

Within each category, we aim to post your transactions as closely as possible to the order in which you made them, given the information we have available. All transactions received during the day post at night on business days only. Transactions done on days other than business days are considered to be made on the next business day. Some transactions may show as “pending” on the Mobile App or ATMs. Pending transactions are reflected in your available balance during the day and may be based on information we receive from third parties.

3. Authorized Signature: We may accept electronic signatures for documents that need to be signed or endorsed. You understand and agree that for the payment of funds and for other

purposes relating to any account you have with us, we are authorized, but not required, to recognize your signature.

C. ELECTRONIC FUND TRANSFERS

1. General: This Section C of Part III (Electronic Fund Transfers) explains provisions that apply to electronic fund transfers to or from consumer accounts. These transfers are governed by Regulation E, which implements the federal Electronic Fund Transfer Act. These provisions do not apply to any fund transfer that is a remittance transfer as defined in Regulation E, Subpart B. The electronic fund transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals.

2. Types of Transfers, Frequency and Dollar Limitations: We provide a variety of electronic fund transfer services for deposit accounts. These include payments, deposits and transfers that you make or receive by electronic methods, such as with your debit card or the Mobile App.

(a) **Prearranged Transfers:** You may make arrangements for certain recurring prearranged transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account.

(b) **ATM Transfers:** You may access your account by ATM using your debit card and PIN to:

- Get cash withdrawals from checking or savings accounts in accordance with your daily limits specified in the Additional Terms.

Certain ATM locations may have lower limits based on machine capabilities.

(c) **Point-Of-Sale Transactions:** Using your debit card:

- You may access your checking account to purchase goods (in person, by phone, by computer, by mobile device), pay for services (in person, by phone, by computer, by mobile device), get cash from a merchant (if the merchant permits) or from a participating financial institution, and do anything that a participating merchant will accept; and
- You may not exceed your daily transaction limit specified in the Additional Terms.

(d) **Mobile App Transfers:** You may access the Mobile App using your mobile device to:

- Transfer funds from checking or savings accounts to checking or savings accounts;
- Get checking or savings account information; and

You may be charged access fees by your cell phone provider based on your individual plan. Internet access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(e) **Electronic Fund Transfers Initiated by Third Parties:** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the ACH or other payment networks. Your authorization to the third-party to make these transfers can occur in a number of ways. In all cases, these third-party transfers will require you to provide the third party with your account number and financial institution information. You should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

3. Fees: You agree to pay all fees and charges incurred pursuant to our current *Fee Schedule*. All fees are subject to change. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

4. Documentation:

- (a) **Terminal Transfers:** You can usually get a receipt at the time you make a transfer to or from your account using an ATM or point-of-sale terminal. You may not get a receipt for small dollar transactions.
- (b) **Preauthorized Credits:** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 866-445-1842 to find out whether or not the deposit has been made.
- (c) **Periodic Statements:** We will make an account statement available in the Mobile App.

5. Preauthorized Payments:

- (a) **Right to stop payment and procedure for doing so:** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Email us at hello@goalsetter or call us at the telephone number listed in this disclosure, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.

- (b) **Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- (c) **Liability for failure to stop payment of preauthorized transfer:** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

6. Bank Liability: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable if:

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- The ATM where you are making the transfer does not have enough cash.
- The terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- The transfer appears suspicious and is blocked, based on a prohibited activity.

There may be other exceptions stated in our agreements with you.

7. Confidentiality: We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers;
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) in order to comply with government agency or court orders; or
- (4) as otherwise explained in our privacy notice.

8. Consumer Liability for Unauthorized Transfers: Tell us at once if you believe your debit card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss or theft of your debit card and/or code, you can lose no more than \$50 if someone used your debit card and/or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your debit card and/or code, and we can prove we could have stopped someone from using your debit card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by debit card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was delivered to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

9. Additional Limits on Liability for Consumer Debit Mastercard®: You will not be liable for any unauthorized transactions using your consumer debit Mastercard if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your debit card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark of Mastercard International Incorporated.

10. Error Resolution Notice: Call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on a statement or receipt. We must hear from you no later than sixty (60) days after we send or make available the FIRST statement on which the problem or error appeared.

Webster Bank
c/o Goalsetter
266 Decatur St
Brooklyn, NY 11233
Phone: 866-445-1842
Email: hello@goalsetter.co

When contacting us regarding error resolution, please:

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account or a point-of-sale transaction) to investigate your complaint or question. If we decide to do this, we will issue a provisional credit to your account within ten (10) business days of your complaint for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

An account is considered a new account for thirty (30) days after the first deposit is made if you are a new client.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

11. Other Terms and Conditions:

- (a) We have the right to refuse a transaction on your account when your debit card has been reported lost or stolen or when we reasonably believe there is unusual activity on the account.
- (b) Unless we agree otherwise, you cannot use your debit card for a transaction that would exceed your account balance. We will not be required to complete any such transaction or any transaction that would exceed the daily authorization limit attached to your debit card, but if it does, you agree to pay us the amount of the improper withdrawal or transfer upon request.
- (c) You agree not to reveal your PIN to anyone and not to write your PIN on your debit card or on any thing kept with your debit card.
- (d) If you give your debit card and PIN to another, then that person's transactions will be considered authorized until you give us contrary notification.
- (e) Use of the debit card is also subject to the rules of the government agencies that regulate national banks.
- (f) If we initiate any legal action to collect money owed to us under this Agreement, including any counterclaim, you agree to pay all our costs for such action, including any attorney's fees.

12. Changing This Agreement: For purposes of this Section C of Part III (Electronic Fund Transfers), we will notify you at least twenty-one (21) days before a change will take effect if it will cause you greater costs or liability or if it will result in stricter limitations on the frequency or dollar amount of transfers. We do not have to notify you in advance, however, if the change is necessary for security reasons. Notice to one account holder shall be considered notice to all holders of the account.

D. REVIEWING STATEMENTS AND TRANSACTIONS; PROTECTING YOUR ACCOUNT

1. Reviewing Statements and Error Notification: You must review your account statement for errors or unauthorized signatures.

Except as noted in Section C of Part III (Electronic Fund Transfers), if your account statement contains any errors or improper charges, you agree to notify us of any such errors or improper charges within thirty (30) days of the first date on which we made the transactional information available to you. If you do not

notify us within that time, you are absolutely barred from bringing any action against us that is in any way related to the errors or improper charges.

2. Security Procedures: You agree to safeguard any operating procedures and related information, security keys, identification codes, passwords or other security devices related to your account and not to disclose them to any person to whom such disclosure is not authorized or necessary for the conduct of your business affairs. You further agree to notify us immediately if you have reason to believe that the security procedures have been breached.

There are several precautions you can and should take to decrease the risk of fraud or theft related to your account. You should adopt all reasonable precautions to prevent any unauthorized access of your account including, but not limited to:

- Safeguarding critical identity information such as your deposit account number;
- Safeguarding electronic access devices and debit card PIN;
- Promptly and carefully reviewing each monthly bank statement for unauthorized debits, and promptly reporting any claims to us;
- Reviewing online activity and statements for unauthorized activity on a regular basis; and
- Closing your account immediately upon discovery of any known or suspected unauthorized debits.

3. Identity Theft or Security Issue with your Account: If you become aware of a security issue with your account or that you may be the subject of identity theft, you should file a report with your local police department and consider contacting the FTC's Identity Theft Hotline toll-free at 877.ID.THEFT (877.438.4338). The FTC enters the information into a secure consumer fraud database and shares it with local, state, and federal law enforcement agencies. In addition to notifying the authorities, you should contact us (and any other bank or other creditor where you have an account) with notice that you think you may be the subject of identity theft.

4. Client Safety Information Regarding our ATMs: Surveillance cameras record the activity at ATM facilities. When you use an ATM, keep the following safety tips in mind: (i) close the door completely upon entering and exiting the ATM facility; (ii) do not permit any unknown persons to enter the ATM facility after regular banking hours; and (iii) place withdrawn cash securely on your person before exiting the ATM facility.

Complaints concerning security in the ATM facility should be directed to Webster at 800.325.2424 or if you are located in New York, the New York ATM Safety hotline at 877.BANK.NYS. The nearest available public telephone should be used to call the police if emergency assistance is needed.

E. OTHER TERMS

1. Security Limits: There is generally no limit on the number of times a debit card may be used each day as long as the applicable daily ATM withdrawal limit and daily purchase limit are not exceeded and there is a sufficient available balance in the account. However, for security reasons we may place additional limits on the amount, number, or type of transactions you can make using your debit card. If we place such limits on your transactions, we provide you with notice of such limits and may work with you to resolve any security concerns.

2. Card Transactions Using Currency Other Than U.S. Dollars: If you effect a transaction with your debit Mastercard® in a currency other than U.S. dollars, Mastercard International Incorporated will convert the charge into a U.S. dollar amount. Mastercard International will use its currency conversion procedure, which is disclosed to institutions that issue debit Mastercard® cards. Currently the currency conversion rate used in U.S. dollars for such transactions is generally either a government-mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established, from time to time, by Mastercard International. The currency

conversion rate used by Mastercard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

3. Setoff and Security Interest: If you ever owe us or our affiliates money, we have the right under the law to apply funds in any of your accounts to pay your debt (called "setoff"). When we exercise this right of setoff, we reduce the funds in your accounts by the amount of the debt that is due or past due as allowed by the laws governing your account. We are not required to give you any prior notice to exercise our right of setoff. A debt includes any amount you owe individually or together with someone else both now or in the future, which includes any overdrafts and our fees. Note, that our right to setoff extends to any federal or state benefit payments (including Social Security benefits) deposited to your account, subject to applicable law. Should we be obligated to return any federal or state benefits deposited to your accounts after you are no longer eligible to receive them, we may set off against any of your accounts to recover the payments you were ineligible to receive.

In addition, you grant us a security interest in your deposit account so that the balance in the account is collateral for any current or future obligation you owe us (whether as a borrower, a guarantor, a debtor or otherwise). We may use the money to pay the debt even if withdrawal results in an interest penalty. The security interest granted by this Agreement is consensual and is in addition to our right of setoff.

Neither we nor our affiliates will be liable to you if our setoff from your account leaves insufficient funds to cover outstanding items. You agree to hold us and our affiliates harmless from any claim arising as a result of the exercise of our right of setoff.

4. Legal Process against Account: If legal action such as an attachment, garnishment, levy or other state or federal legal process ("legal process") is brought against your account, we may refuse to permit (or may limit) withdrawals or transfers from your account until the legal process is satisfied or dismissed. If we receive any document that purports to be proper legal process, you authorize us to accept and comply with it.

Any legal process against your account is subject to our right of setoff and security interest.

You agree that if we incur any expense due to any legal proceedings involving your account including a subpoena, a restraining notice, a search warrant (and related expenses due to an attachment, garnishment, or levy upon your account, including, but not limited to, court costs and attorneys' fees), you will reimburse us for such expense or we may charge any portion of such expense to your account. Unless otherwise prohibited by applicable law, a processing fee may be charged in connection with legal process affecting your account in addition to any reimbursement required. We may restrict the use of your account if it is involved in any legal proceeding. You also agree that any action we may take to obtain reimbursement from you for any costs or expenses may also be taken against your estate, heirs, legal representatives and successors, who shall be liable for any claims made against and expenses incurred by you or them.

5. Conflicts; Disputes: If we receive an actual or potential claim from a third party or legal owners regarding your account, any deposit, transfer, credit or other transaction involving your account, or conflicting instructions or claims from authorized users or persons claiming to be authorized users, you grant to us full discretion to freeze your account and not honor any further transactions until the claim is resolved, or we may, at our discretion, choose not to pay out any money from your account until we receive consistent instructions from all parties or a court order, all without liability to us. We may also, without liability to you, close the account and issue a check made payable to you and each claimant, as we deem necessary, or we may interplead the funds into court. We may charge interest on any loss at a rate not to exceed the maximum legal rate. You agree to reimburse us for any loss, interest expense, costs or other expenses including, without limitation, attorneys' fees and the costs of litigation, arbitration or other dispute resolution (to the extent permitted by law) that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, interest expense, costs, or other expenses from your account without prior notice to you. This obligation includes any dispute between you and us

involving the account and situations where we become involved in any dispute between you and an authorized user, or if a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

6. Other Adverse Claims: If we receive notice of an actual or potential adverse claim to your account or the funds in it, we may in our discretion refuse to pay out any money from your account for a reasonable period of time after receipt of notice of the actual or potential claim. Although we reserve the right to refuse to pay out any money from your account if we receive notice of an actual or potential claim, we are not required to recognize any adverse claim unless (1) the claimant provides us with an acceptable bond indemnifying us against any and all liabilities, losses, damages, costs, and expenses that we might incur in connection with payment of the adverse claim, (2) the claimant has obtained an order from a court of competent jurisdiction in a case in which you are a party and have been served with a summons, or jurisdiction has been invoked by other authorized means, or (3) you act as a fiduciary for the claimant and the claimant gives us an affidavit setting forth the nature of the fiduciary relationship and the facts upon which the claimant has reasonable cause to believe that you are about to misappropriate the funds.

7. Death or Incompetence: Neither the death nor a legal adjudication of incompetence of you or an authorized user revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. Even with knowledge, we may, for ten (10) days after the date of death, pay transactions on or before the date of death unless ordered to stop payment by you or a person claiming an interest in the account.

8. Fees, Service Charges and Balance Requirements: You agree to pay us, or have us deduct from your accounts, such fees and service charges as we may, from time to time, impose pursuant to this Agreement and the Additional Terms, including any applicable *Fee Schedule*. You are liable for any fees and account deficiencies resulting from fees and service charges, whether caused by you or another person authorized to withdraw from your account, together with the costs we incur to collect that deficit, including our attorneys' fees. You agree to comply with any minimum balance/deposit requirements we may, from time to time, impose on your account.

9. Credit Information: We may, from time to time, without notice to you except as required by law, respond to requests for information about your credit or other experiences with you or your account and may provide information about you and your account to credit and check reporting agencies and to our subsidiaries or affiliates.

You have the right to prohibit us from sharing other information about your employment and credit history, information on your application, and any other information among our affiliated companies to the extent permitted by the Fair Credit Reporting Act. If you would like to exercise this right, you must call us to notify us that you opt out. You may receive additional notices of the right to opt out, but you only need to respond once to exercise this right.

10. Telephone and Electronic Communications: We may randomly monitor and record our telephone conversations and electronic communications (including chat, email, and other electronic media) with you for quality assurance, training, fraud and security purposes. We usually do not record telephone calls or communications without notice to you; however, unless the law requires otherwise, you consent in advance to such recording and monitoring, and we do not need to remind you.

By giving us a telephone number (including a cell, a wireless, or mobile phone number) or email address you consent to receiving calls, text messages, and emails from us and our affiliates, vendors, and agents for our everyday business purposes (including identity verification) using the contact information you provided. You acknowledge and agree that such telephone calls may include, but are not limited to, live operator calls, text messages, artificial or prerecorded messages/or calls made using automated technology. You also consent to receiving text messages and emails from us for marketing purposes at the contact information you provided, consistent with our privacy notice. Message and data rates may

apply, and you agree that we will not be liable to you for any fees, inconvenience, annoyance or loss of privacy in connection with such communications. You understand that this consent to communicate for marketing purposes is not a condition to receiving or obtaining our services, and you may contact us anytime to change these preferences.

If any of your contact information (including any telephone number or email addresses) changes, or if you cease to be the owner, subscriber or primary user of your telephone number or email address, you agree to immediately give us notice of such facts so that we may update our records.

11. Service Alerts: From time to time, we may provide automatic account alerts regarding certain account activities or when certain changes are made to your account, such as a change in your email address, telephone number or password.

12. Electronic Messages: You acknowledge that data, including emails, may be accessed by unauthorized third parties when communicated between you and the Bank, using the Internet (for example, by such third party downloading spyware or malware onto your computer), telephone, or other electronic devices. We are not responsible for any misdirected data or disclosures that occur as a result of your use of third-party electronic communication channels.

Part IV: SPECIAL RULES FOR INTEREST-BEARING ACCOUNTS

1. Calculation of Interest: We use the daily balance method to calculate the interest on your interest-bearing accounts. This method applies a daily periodic rate to the principal balance in your account each calendar day. For noncash items, interest begins to accrue no later than the business day we receive credit for your deposit. Interest is compounded and credited on the frequency set forth in the Additional Terms. If you close an interest-bearing account, interest that has accrued but has not been posted will be paid through the day before the account is closed.

2. Withholding and Reporting of Interest: Interest-bearing accounts are subject to the additional special rules set forth in this Part IV.

If you fail to provide us with your correct Social Security Number ("SSN"), we are required by law to withhold a specified percentage of taxable interest, dividend and certain other payments we make to you. This is commonly referred to as "backup withholding." Any amounts withheld will not be credited or available for compounding. You must provide us with your SSN even if you do not have to file a tax return and you must also certify that you are not subject to backup withholding. These certifications must be given under penalty of perjury. We are not required to open (and may close) an account for you if you do not provide and certify your SSN, even if you are exempt from backup withholding and information reporting. We are required to report certain dividend, interest and other payments we make to you to the Internal Revenue Service ("IRS"). We include your SSN in those reports. Nonresident aliens who are not subject to information reporting must initially, and periodically thereafter, certify to us that they are exempt from withholding status by completing a Certification of Foreign Status (W-8BEN). You may be subject to civil and criminal penalties if you fail to provide us with a correct SSN or falsify withholding information. For additional information on interest reporting and withholding, contact your tax advisor or the IRS.

3. Interest Rates: The rate of interest paid on all interest-bearing accounts is subject to change, from time to time, at our discretion. The current rate of interest being paid on each type of account is posted on the Mobile App or otherwise communicated to you at the time of application and can also be obtained by calling us. Any change in interest rates becomes effective on the day the new rates are available.

4. Interest Accrual and Crediting: On all interest-bearing accounts interest begins to accrue on the business day on which we receive credit for the deposited funds (determined by the availability schedule of our Federal Reserve Bank or correspondent bank, as applicable).

Accrued interest will be credited to your account and becomes available for withdrawal on the interest payment date specified for your type of account.

5. Prior Notice of Withdrawal: We reserve the right to require you to give seven (7) days' prior written notice of any intended withdrawal from an interest-bearing account; however, we do not currently require such a notice of withdrawal.

6. Limits on Telephone and Preauthorized Transfers: There may be limits on the number of preauthorized transfers we may process on certain interest-bearing accounts. If such limitations apply, the date the transaction clears your account (rather than the date of the transaction) will determine whether you have exceeded the permitted number of transactions. If you exceed or attempt to exceed any transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and we may reclassify or close your account.

7. Payment of Interest on Interest Checking Accounts: We reserve the right to offer interest checking accounts.

ADDITIONAL TERMS

Truth in Savings Disclosure – Savings Account

The interest rate on your account is 2.00% with an annual percentage yield of 2.00%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time.

Interest will be compounded on a daily basis. Interest will be credited to your account at the end of each monthly statement cycle. If you close your account, interest that has accrued but has not been posted will be paid through the day before the account is closed.

There is no initial deposit or minimum balance required to open your account. There is no minimum balance required to obtain the disclosed annual percentage yield.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in your account each calendar day. For noncash items, interest begins to accrue no later than the business day we receive credit for your deposit.

Fee Schedule

We do not charge any fees in connection with your account. You may be responsible for paying fees to Goalsetter, as program manager, pursuant to your agreement(s) with Goalsetter. Goalsetter currently charges the following fees:

Replacement card fee	\$8.00
Express shipping fee	\$25.00
Goalcard fee	\$1.00
Inactive Account/Dormancy fee	\$1.00
Basic Subscription fee	\$3.95 per month
Gold Subscription fee	\$5.95 per month

Funds Availability Policy

IMPORTANT INFORMATION ABOUT YOUR ABILITY TO WITHDRAW FUNDS FROM DEPOSIT ACCOUNTS

Our policy is to make funds available to you in an expeditious manner. When you make a deposit, the availability of funds may be delayed in accordance with funds availability laws (“Hold Period”). During the Hold Period, you may not withdraw these funds in cash. **This is a new Funds Availability Policy that replaces all prior versions of the Funds Availability Policy you may have previously received.** All references to the Funds Availability Policy in your Deposit Account Agreement now refer to this new Funds Availability Policy.

Determining the Day your Deposit is Received by the Bank

For purposes of this Funds Availability Policy, “Business Day” means any Monday through Friday, excluding federal holidays. If you make a deposit before 2:30pm ET on a Business Day that the Bank is open, we will consider that day to be the day your deposit is received by the Bank. If you make a deposit after our cutoff time or on a day the Bank is not open, the deposit will be considered received by the Bank on the next Business Day. Except to the extent additional notice is required by law, any change in our Business Days or cutoff hour becomes effective on the day the new Business Days or cutoff time is posted by us.

Determining the Day your Funds are Available

The length of the Hold Period varies depending upon the type of deposit, how the deposit was made, and the rules that follow.

Same Day Availability. Funds from the following deposits are available on the Business Day we receive your deposit:

- Electronic direct deposits.

A Longer Hold Period May Apply

A longer Hold Period may apply under the following circumstances:

- You have overdrawn your Account repeatedly in the last six (6) months; or
- There is an emergency situation, such as a failure of communications or computer systems.

If we decide to extend the Hold Period for any of the above reasons, we will send you a notice no later than the first Business Day after the day of your deposit. Generally, the Hold Period will be extended no more than seven (7) additional Business Days beyond the normal Hold Period.

ACH Debit Transfers. Funds deposited via ACH debit transfers are not made available until we determine that the transfer was not fraudulent, and the availability may be delayed for a reasonable period of time.

Special Rules for New Account Holders

The following special rules may apply to a new Account during the first thirty (30) days your Account is open, at our discretion.

Funds from electronic direct deposits to your Account and funds from deposits of cash will be available on the Business Day that we receive the deposit.

Contact Us:

Webster Bank
c/o Goalsetter
266 Decatur St
Brooklyn, NY 11233

Phone: 866-445-1842

Email: hello@goalsetter.co