

## FUNDS AVAILABILITY, TRANSACTION LIMITS AND EFT DISCLOSURES

The cutoff times below describe the business day on which a transaction generally will be processed and when the deposit generally will be considered received. All transactions are subject to approval and verification before they will be considered received. **Once a deposit is received, it may not be immediately available for use.** When a deposit is made available for use, the funds become available for use in your Account. To mitigate the risk of a deposit being returned, once a deposit is received, we may hold all or some of a deposit for a period of time before making it available for use. This information can be found in **Schedule 2: Funds Availability, Transaction Limits and EFT Disclosures in the Deposit Account Agreement**.

### **1. ATM Limits.**

The ATM you use may have limits on the amount of cash that can be received at that machine. These limits may include transactional and daily limits. For new accounts that are less than 30 days old, the maximum ATM withdrawal limit is \$515 per banking day. For accounts that are 30 days or older, the maximum ATM withdrawal limit is \$1,030 per banking day. Sometimes a temporary limit may be imposed for security purposes or when the Transaction volume in your Account exceeds normal conditions. There may be other limitations, including higher or lower maximum withdrawal amounts, stated in this Agreement or in other agreement(s) between you and GreenFi.

For ATM cash deposits there is a minimum deposit amount of twenty dollars (\$20.00) and maximum of one thousand dollars (\$1,000) per transaction. On a rolling calendar, and not specific to a calendar month, there is a maximum aggregate daily deposit limit of two thousand five hundred dollars (\$2,500.00), a maximum aggregate weekly deposit limit of five thousand dollars (\$5,000.00), and a maximum aggregate monthly deposit limit of ten thousand dollars (\$10,000.00). Sometimes a temporary limit may be imposed for security purposes or when the Transaction volume in your Account exceeds normal conditions. There may be other limitations, including higher or lower maximum deposit amounts, stated in this Agreement or in other agreement(s) between you and GreenFi.

ATM deposits made at any Allpoint+® network ATMs (may not be available in all states) will be made available the same business day the deposit is received if the deposit is made before 2:30 pm Pacific Time (PT). Otherwise, the funds will be made available the following business day. If an ATM cash deposit is made on a non-business day, it will be made available on the next business day following the non-business day. All ATM deposits are subject to the Bank's proof and verification. Funds you deposit through an ATM may not be immediately available.

### **2. Debit Card Limits**

You may also use your Card to pay for goods or services at merchants who accept Mastercard® cards in a total aggregate amount of \$4,000.00 per day, per Card.

Your Card dollar amount limitations are further limited by the available balance in your Account. The available balance in the applicable Account may be debited immediately or it may be reduced by the amount of any transactions from which any merchant has received authorization from us, even if the documentation evidencing the transaction has not yet been received and processed by us. (Merchants are not required to obtain authorization for all transactions.) You should treat all card transactions as immediate withdrawals from your Account and reflect them as such in your personal records.

**Debit Card Holds.** Debit Card holds generally occur when a merchant requests a hold against your Available Balance to ensure the funds are available for the transaction. If an actual purchase is made, the merchant will finalize the transaction, and the debit will post to the ledger balance for the correct amount, provided funds are available at that time. Debit card holds are typically used for purchases of gas, rental cars, and hotel expenses, among others. Be sure to ask your merchant if they will place a hold on your account.

GreenFi complies with Regulation II governing debit card interchange fees and network routing and exclusivity limitations.

### **3. Deposit Limits**

Unless otherwise set forth herein, you may deposit up to \$500,000.00 per transaction (with a \$500,000 limit over a 30-day period). This limit does not apply to cash deposits.

**Limits on Frequency of Transactions** . In addition to the dollar amount limits, we reserve the right to impose a limit on the number of Transactions you can make on any Banking Day. For the purposes of maintaining security, we will not disclose that limit, except that you will be allowed to make at least five (5) Transactions on any Banking Day under normal conditions.

### **4. Incoming Wire Transfers**

Funds from incoming wire transfers are considered received on a business day if they are received and validated prior to 12:00 PM Pacific Time, and are generally available for use on the same business day. Wires received and validated after 12:00 PM Pacific Time may be credited the following business day.

- **Limits** : No limits on incoming wire transfers.
- To validate the wire, we compare the information on the wire instructions to the Account information. If the information on the wire transfer differs from the Account information, we may hold the wire until we receive supporting documentation and/or return the wire if we do not receive the information or if the information we receive still differs from the Account information.

## 5. **ACH Transfers to the Account (Originated by GreenFi)**

Online requests, or requests on the GreenFi App, to have us transfer funds from your external bank account(s) to your Account via ACH must be received by us by 8:00 PM Pacific Time on a business day, to be processed on that business day. Online transfer requests received by us after 8:00 PM Pacific Time or on a day that is not a business day generally will be processed on the next business day.

Once processed, the funds will generally be made available 2-3 business days after the day processed.

- Transaction Limits: Limits on ACH deposits originated by GreenFi are dynamic and vary from customer to customer. The limits can range from \$100 per day to \$25,000 per day, and you can initiate up to one (1) transaction per account, per day. Limits are set using a variety of factors including, but not limited to, the age of the account, various risk scores used by GreenFi, and transaction patterns. Limits are subject to change at any time at GreenFi's discretion.

## 6. **ACH Transfers to the Account (Received by GreenFi)**

For incoming ACH deposit transfers (ACH deposits that are originated at an external bank and sent to your Account) we receive the transaction details on the Processing Date, and the funds arrive on the Effective Date (the Effective Date can be up to five business days after the Processing Date, at the discretion of the Originating Bank).

- For incoming ACH deposits the funds are made available on the day the funds are received, or the Effective Date.
- **Direct Deposits** or **Payroll Deposits** are a type of ACH transfer received by us and are made available the day the funds are received, or the Effective Date.
- Transaction Limits : No limits on ACH deposit transfers which are originated by an external bank and received by us.

## 7. **Early Direct Deposits**

- Direct deposits which are eligible for Early ACH are made available either two days prior to when we receive the funds (the Effective Date) or when we receive the transaction details (the Processing Date), whichever is later.
  - Example 1 : a deposit with a Processed Date on Tuesday and an Effective Date on Friday will be made available at the start of day on Wednesday (the deposit is made available two full days prior to when we receive the funds).
  - Example 2 : a deposit is Processed on Thursday with an Effective Date on Friday will be made available when the deposit instructions are processed on Thursday (the deposit is made available when the transaction details are received and processed, which here is one day early, but still prior to the Effective Date when we receive the funds). Limits: No limits on Early Direct Deposits.

- Availability of your direct deposit is a function of when your payroll provider submits the transaction for processing. This time can vary week over week depending on your payroll provider. Early ACH deposits can be made available mid day if they are processed mid day.

## 8. **Mobile Check Deposits**

- **Date of Your Deposit.** For determining the availability of your deposits, a business day is any day of the week that is not a Saturday, Sunday or banking holiday. If you make a deposit before 2:00 PM Pacific Time Monday through Friday on a business day that we are open, we will consider that day to be the day your deposit was received, and generally the funds will be available by 4:15 PM Pacific Time the following business day.
- A non-business day is considered part of the following business day. If you make a deposit after 2:00 PM Pacific Time or on a non-business day, your deposit will be considered received on the next business day.
- **Longer Delays May Apply.** In some cases, we will not make all the funds that you deposit by check available to you in accordance with our general policies. For example, funds you deposit by check may be delayed for a longer period if:
  - We believe a check you deposit will not be paid.
  - You deposit checks totaling more than \$5,000 on any one day.
  - Your account has been opened for less than 30 days.
  - You redeposit a check that has been returned unpaid.
  - You have overdrawn your account repeatedly in the last six months.
  - There is an emergency, such as failure of computer or communications equipment.

Should this occur, we will notify you at the time you make the deposit, or as soon as possible following your deposit. We will also tell you when the funds will be available. If you will need the funds from your deposit right away, contact customer support to inquire when the funds will be available.

- **Transaction Limits** : For Mobile Deposits in excess of \$5,000, we require that you mail the check to us at the address provided in your GreenFi App. Within one business day of the receipt of the physical check, we will provide a conditional credit for up to \$6,725. You will receive credit for the remainder of the deposit five business days after receipt of the physical check. You agree to indemnify us for any losses you suffer in relation to any conditional credit we provide in connection with any Mobile Deposit.
- **Other factors that may affect the availability of funds deposited by check** ○ **Checks That May Not Be Collectible.** Occasionally, a check is given to GreenFi that we decide not to accept for deposit or payment because we doubt the collectability of the funds. When this happens, we will return the check to you or, if you request, may send the check out for collection. On other occasions, we may learn that a check we accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a



reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

- **Foreign Checks.** Checks that are drawn on banks outside the United States are generally not negotiable through us. Please contact us at 800-683-8529 to confirm availability.
- **Events Beyond Our Control.** In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.
- **Redeposit of Check(s) Returned Unpaid.** We reserve the right to extend the time within which these checks become available.

## **9. Stripe Account Funding**

- Deposits can be made via Stripe for the initial funding of your account. These funds will be available for use 2-3 business days after the deposit is initiated via Stripe.
- Transaction Limits : Stripe deposits are limited to \$5,000 and can only be used for the initial funding of your account.

## **Error Resolution**

Please contact GreenFi at **800-683-8529** , or write to GreenFi at: **support@greenfi.com** for error resolution support (to file a dispute)

For more information on error resolution please reference Section 12. Questions and Error Resolution

## **Changes to Our Policy.**

We will notify you of any change to these policies as required by applicable laws.