

VARO BANK, N.A.  
TELEPHONE USE AGREEMENT & DISCLOSURES  
EFFECTIVE AUGUST 13, 2025

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP A COPY OF IT IN A SAFE PLACE

By providing Varo Bank, N.A., a national association ("Varo Bank" or the "Bank" or "we" or "us") with a telephone number or email address, including a wireless/cellular, mobile telephone number (collectively "telephone number"), you expressly consent to receiving communications from us and/or our service providers at that number, INCLUDING THOSE MADE BY USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM ("ATDS") for our everyday business purposes (including identify verification and debt collection). You acknowledge and agree that such communications may be transmitted to you by means including but not limited to, live telephone calls, pre recorded or artificial voice messaging calls, text messages, and calls made by an ATDS from us or our service providers or our or our service providers' respective agents.

To the extent you participate in Zelle and Other Payment Services as described in the Varo Bank Account Agreement and its Addendums, and in order to receive such services, you also expressly consent to the receipt of emails or text messages from us, our service providers (including Zelle®), from others that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Zelle® and Other Payment Services or related transfers between Network Financial Institutions.

This express consent applies to each such telephone number that you provide to us now or in the future. You will immediately notify us if any email address or mobile number you have enrolled is surrendered by you or changed by you.

You authorize your wireless carrier to use or disclose information (e.g., subscriber status, payment method) about your account and your wireless device, if available, to Varo Bank or its service providers for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Message and data rates may apply. Varo Bank, its service providers, and wireless carriers are not liable for delayed or undelivered messages. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. You can cancel text service at any time. If you want to opt-out of messages in the future, text "STOP" in response to the short code, we will send you a text message to confirm that you have been unsubscribed. If you want more information about messages in the future, text "HELP" in response to a message from Varo, otherwise you can contact Varo at any time via the app. You can read our privacy policy and notices at: <https://www.varomoney.com/privacy-legal/>.