

## **Bank Transfer Service Terms and Conditions**

You can use our bank transfer service to transfer money from another bank account at a U.S. financial institution to your Green Dot Bank issued account (your “Green Dot account”). We refer to these types of transfers as “Inbound Transfers.” For security reasons, our bank transfer service is not available for use until you activate your Debit Card.

Account Verification. We may verify your ownership of accounts at another institution from time to time by (a) accessing your account information at the other institution and/or (b) asking you to provide proof of ownership.

If we verify your ownership of an account by asking you to provide us with information (e.g., your username and password), you agree that you are providing that information to us and to our vendor directly so that they and we can access information about your other account online. You authorize us to act as your agent and attorney-in-fact for the limited purpose of gathering information about your accounts at other financial institutions, communicating with others regarding your instructions, and processing your transfers. You represent to us that: (a) the financial institutions you designate have expressly agreed to (or do not prohibit) those actions by us; (b) you have the authority to grant us the right to conduct those activities; (c) you are authorized to conduct transfers to and from the accounts you designate for the Service; (d) the information you provide to us regarding your accounts at other institutions is accurate and complete; (e) you are an owner and authorized signer on such accounts, and the account is titled in your name; and (f) no other person’s authorization is required for us to process your requested transfers.

Other institutions that you choose to transfer money from may contact us to verify information about an account or transaction. You agree that we may provide any information needed to verify your instructions or otherwise process a transfer.

Not all types of accounts are eligible for the Service. Be sure to check with us and other financial institutions for restrictions regarding transfers among your accounts (e.g., 401k, IRA, savings and money market accounts). We are not responsible for any costs or losses incurred from fund transfers that are not permitted under such restrictions by the provider of your account or those imposed by applicable law.

Minimum and Maximum Transfer Amounts. The minimum amount of any single Inbound Transfer is \$1, and the maximum amount of any single Inbound Transfer is up to \$100 for your first Inbound Transfer, and up to \$1,000 for each subsequent Inbound Transfer. A rolling 30 day aggregate limit of transfers also applies, up to \$3,000 every 30 days. The minimum and maximum amounts are subject to change. You may be eligible for a higher maximum aggregate transfer amount; if you are, we will disclose the higher limit at the time you use the service. We will notify you as required by law if these limits decrease, but we may change these limits below

the amounts stated above or cancel your transfers without prior notice as described below in “Suspension and Reinstatement of Bank Transfer Service.”

Inbound Transfers. You may transfer funds from a bank account that you maintain with another U.S. financial institution to your Green Dot account. When you initiate a transfer from the other bank account, you authorize us to withdraw the funds from your other account. You agree that you will have sufficient funds in your other bank account to cover all Inbound Transfers that you set up.

You acknowledge that there will be a delay between the time you are notified of a pending transfer and the date funds are deposited to your Green Dot account. Although we may use any means to execute your instructions, we normally use the automated clearing house (ACH) to transfer funds. It then takes up to 4 business days before the funds are deposited to your Green Dot account. If you have already initiated an Inbound Transfer, you may not initiate another Inbound Transfer until five days after the date the previous Inbound Transfer funds post to your Green Dot account.

The cutoff time for submitting transfer instructions is 9:30 p.m. (Pacific Time). Instructions received after the cutoff hour or on a non-business day may be processed by us on the next business day. Transactions scheduled to be processed on a weekend or bank holiday will be processed on the next business day.

Declined and Reversed Transactions. We may decline to complete a transfer if: (a) we believe it may involve or result in a violation of law or expose us to liability or risk of loss; (b) we are unable to authenticate either your Green Dot account or your other bank account; (c) there are insufficient available funds for the transfer; (d) the transfer instruction is unclear, ambiguous or incomplete; (e) we identify a security risk involving the transaction; or (f) as otherwise stated in these terms. If we have begun a transfer, and it is rejected for any reason, we will notify you and attempt to return the funds to the other bank account.

In addition to the limits disclosed above, all bank transfers may be reviewed by us for fraud and security reasons. We are not responsible for any losses or damages that may result from our delay or cancellation of a transfer, or for any failure to notify you of such delay or cancellation.

You authorize us to return funds to the other bank account if we are advised by the financial institution or the company processing the transfer that the transfer was not authorized by, was made to your Green Dot account in error, or that there were insufficient available funds in the other account for the transaction.

Indemnification/Limited Liability. You agree to indemnify us and our agents from all claims, liabilities, losses, expenses and damages, including attorney’s fees, arising out of any action we take pursuant to your instructions or your violation of these terms or applicable law. We cannot guarantee the timely delivery or return of funds as a result of a failure of another financial institution to act in a timely manner.

Suspension and Reinstatement of Bank Transfer Service. In the event that we at any time incur a problem with your use of the bank transfer service, including without limitation, (1) the inability to debit any of your account(s) or to collect with respect to any of your bank transfers as described above, (2) if you breach this or any other agreement with us, (3) we have reason to believe there has been or may be an unauthorized use of your Green Dot account, (4) we are unable to verify your identity or authority to use the Service to our satisfaction, (5) your Green Dot account is not in good standing, or (6) we believe that your use of the Service could expose Green Dot to increased risk, and without limiting any other right or remedy that we may have under this Agreement or otherwise, we reserve the right to suspend or terminate your right to use the Service, immediately and without prior notice to you. You understand and agree that such action is reasonable for us to take in order to protect us from loss. We reserve the right in our sole discretion to grant or deny reinstatement of your use of the Service.

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