

Monthly Fee	Per purchase	ATM Withdrawal	Cash reload
\$0	\$0	\$1.25* in-network \$2.50 out-of-network	\$0
ATM balance inquiry (in-network or out-of-network)			\$0.50*
Customer service (automated IVR or live agent)			\$0 per call
Inactivity			\$0 per month
We charge 7 other types of fees. Here are some of them:			
GoDo Card Replacement			\$4.95
ATM decline fee			\$1.75
* This fee can be lower depending on how and where this card is used.			
No Credit or Overdraft Feature Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services within this document, or call 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States) or visit godolife.com .			

Program: GoDo Card | Financial Institution: Sutton Bank | Activation Fee: \$0

List of all fees for GoDo Prepaid Card

All fees	Amount	Details
Get Started		
Card activation	\$0	No Fee for activation of the card will be charged.
Monthly usage		
Monthly fee	\$0	No monthly usage fee will be charged.
Add money		
Direct deposit	\$0	N/A
Spend money		
Purchases at merchants	\$0	N/A
Get cash		
ATM withdrawal (in-network)	\$1.25	We will not charge you this fee for your first two in-network ATM withdrawals that you make each month. After your first two in-network withdrawals, you will be charged this fee. "In-network" refers to the MoneyPass® ATM Network. Locations can be found at moneypass.com/atm-locator.html .
ATM withdrawal (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the MoneyPass® ATM Network. You may also be charged a fee, including for balance inquiries, by the operator of an out-of-network ATM.
ATM decline fee	\$1.75	You will be charged this fee if you attempt to conduct a transaction at an ATM (whether in-network or out-of-network) and the transaction is declined by the ATM operator.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
ATM balance inquiry (in-network)	\$0.50	You will not be charged this fee for your first two ATM balance inquiries each month. You will be charged this fee for every in-network ATM balance inquiry you make after the first two inquiries you make each month. "In-network" refers to the MoneyPass® ATM Network. Locations can be found at moneypass.com/atm-locator.html .
ATM balance inquiry (out-of-network)	\$0.50	You will be charged this fee for every out-of-network ATM balance inquiry you make using an ATM. "Out-of-network" refers to all the ATMs outside of the MoneyPass® ATM Network. You may also be charged a fee by the ATM operator.

Using Your Card Outside the U.S.		
International transaction	3% of the transaction	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$3.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1.75	This is our fee. You may also be charged a fee by the ATM operator.
International ATM decline fee	\$1.75	You will be charged this fee if you attempt to conduct a transaction at an international ATM (whether in-network or out-of-network) and the transaction is declined by the ATM operator.
Other		
Inactivity	\$0	N/A
GoDo Card Replacement fee – physical card	\$4.95	You will be charged this fee each time you request a replacement for a lost or stolen GoDo Card. You will not be charged this fee for the initial issuance of your GoDo Card or to replace an expiring GoDo Card.
GoDo Card Replacement fee – virtual card	\$0.50	You will be charged this fee each time you request a replacement for a virtual GoDo Card. You will not be charged this fee for the initial issuance of a virtual GoDo Card or to replace an expiring virtual GoDo Card.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Sutton Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Sutton Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact GoDo Support by calling 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), by emailing at support@godolife.com, by mail at 8 The Green, Ste 11970, Dover, DE 19901 or visit godolife.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

GoDo Prepaid Cardholder Agreement

Please read this GoDo Prepaid Account Cardholder Agreement (the “Agreement”) carefully and retain it for your future reference. This Agreement (including both the short form and long form fee disclosures) contains the general terms, conditions and disclosures under which the GoDo Prepaid Card (the “GoDo Card” or “Card”) has been issued to you by Sutton Bank (the “Bank” or “Issuer”). The issuer is an FDIC insured member institution. GoDo Inc. (“GoDo”) is the entity managing the GoDo Card Program (“GoDo” or the “Program Manager”).

When you see the words “we,” “us,” or “our” in this Agreement, it refers to the Bank and the Bank’s affiliates, successors, assignees, agents or service providers. When you see the words “you” or “your,” it refers to you, the owner of the GoDo Card, as well as your personal representatives, executors, administrators, and successors. “Account” means the records we maintain to account for the funds associated with the GoDo Card.

By requesting, activating or otherwise using a GoDo Card, you agree to be bound by this Agreement as well as any other agreement or document we may provide to you from time to time in connection with the GoDo Card. If you do not agree to the terms and conditions contained in this Agreement, do not activate or use the GoDo Card.

IMPORTANT NOTE: THIS AGREEMENT IS SUBJECT TO BINDING ARBITRATION AND INCLUDES A WAIVER OF YOUR RIGHT TO PARTICIPATE IN CLASS ACTIONS AND YOUR RIGHT TO A JURY TRIAL. THE TERMS OF ARBITRATION AND THE WAIVER APPEAR IN SECTION 6 OF THIS AGREEMENT. YOU MAY REJECT THE ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE WITHIN 45 DAYS AFTER YOUR FIRST CARD PURCHASE.

1 GoDo Card Overview

1.1 How to Contact Us

You may contact us with any questions or concerns regarding your GoDo Card. All communication between you and us will be handled by GoDo. The best way to contact us is through the GoDo mobile application (the “GoDo App”). You may also contact us by calling our toll-free number, 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), 24 hours a day, seven days a week, or emailing us at support@godolife.com.

1.2 GoDo Card General Terms and Conditions

You acknowledge and agree that the value available on your GoDo Card is limited to the funds that you have added onto the GoDo Card. The GoDo Card will be automatically issued as a virtual card. You can access information about the GoDo Card, including its expiration date, within the GoDo App. If you request and receive a physical GoDo Card in addition to the virtual card, you agree to sign the back of it immediately upon receipt.

The GoDo Card is a prepaid card. The GoDo Card is not connected in any way to any other account, except as described below in the sections titled “Negative Balances and Right to Set Off.” The GoDo Card is not a credit card and will not enhance your credit rating. The GoDo Card is not a gift card. When you use your Card, you are redeeming the value on the Card and not making a withdrawal from a checking

Confidential & Proprietary

or savings account. Your Card is NOT a bank deposit account, debit card, or a charge card that allows you to make purchases or obtain advances and pay later.

You will not receive any interest on the funds you load onto your GoDo Card. The GoDo Card will remain the property of the Issuer and must be surrendered upon demand. The GoDo Card is nontransferable, is not for resale, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

Write down your GoDo Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your GoDo Card is lost, stolen, or destroyed. Keep the paper in a safe place.

1.3 GoDo Card Eligibility; Representations and Warranties

The GoDo Card is available to United States citizens or lawful permanent residents of the fifty (50) United States, the District of Columbia, and all U.S. territories, who are at least 18 years of age, have a U.S. physical address or military address (APO or FPO), and have a valid Social Security Number or Tax Identification Number. The GoDo Card is only available to individuals for personal, family or household purposes and may not be opened by a business in any form or used for business purposes. We may close your GoDo Card if we determine that it is being used for business purposes.

In applying for or using the GoDo Card, you represent and warrant that you meet the above-listed eligibility criteria and that the personal information that you provide to us in connection with the GoDo Card is true, correct and complete.

1.4 Paperless Account

To open a GoDo Card, you must agree to go “paperless.” This means that you must (1) provide us with and continue to maintain a valid email address and (2) accept electronic delivery of all communications that we need or decide to send you in connection with your GoDo Card by agreeing to our Electronic Communications Consent. See Section 1.7 for details, terms, and your rights concerning electronic communications.

1.5 Opening a New GoDo Card

You may open a GoDo Card by downloading the GoDo App and following the instructions provided there.

Important information about procedures for opening a new Account: 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 identifying each person who opens an Account. This means that when you open an Account, we will ask for your name, street address, Social Security Number or Tax Identification Number, date of birth and other information that will allow us to identify you. We may ask to see identifying documents, such as a driver’s license. We may also request additional identifying information and documentation from time to time in connection with your access to or use of certain Card features, functionality, and services.

After your Account is opened, we may ask again to see a copy of your driver's license or other identifying documents at any time if we deem it is necessary to verify your identity, address, or transactions on your Account. If we ask for specific identifying documents, we will have the right to immediately close or suspend your Account if those specific documents are not provided. These measures are specifically designed to help us protect your identity and identify possible fraud on your Account.

1.6 No Secondary Cardholders

The GoDo Card is solely for your use and you may not request an additional card for another person. If you give anyone else access to your GoDo Card, we will treat any transaction they initiate as authorized by you, and you will be responsible for all transactions and fees that occur. You are wholly responsible for the use of the GoDo Card according to the terms and conditions of this Agreement.

1.7 Confidentiality and Our Privacy Policy

Your privacy is very important to us. Under this Agreement, we will generally only disclose information to third parties about you, your Account, or the transactions you make:

- To verify your identity and determine if we should open an Account for you using services provided to us by third parties.
- Where it is necessary for completing a transaction.
- To verify the existence and condition of your Account for a third party such as a credit bureau or merchant.
- To comply with government agency or court order, or other legal or administrative reporting requirements.
- As disclosed in our Privacy Policy.
- If you give us your written permission to share your information.
- To our employees, auditors, affiliates, service providers, or attorneys as needed.
- In order to prevent, investigate or report possible illegal activity.
- In order to issue authorizations for transactions on the GoDo Card.
- As permitted by applicable law.
- Or as otherwise necessary to fulfill our obligations under this Agreement.

Please refer to our Privacy Notice at https://www.suttonbank.com/_/kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf for more information about our commitment to you, your privacy rights and who we share data and information with. You hereby agree to our collection, use and sharing of information about you and the Card as provided in our Privacy Policy, which is made a part of this Agreement. This

Privacy Policy also tells how you can (i) limit the ways we share, or (ii) request corrections to the information we maintain about you.

1.8 Email and Cell Phone Communications

By accepting and/or using the Account and/or GoDo Card, you represent to us that you are the owner of the email address, mobile phone number, and any other contact information you have provided, and you consent to the receipt of emails or text messages from us, the applicable card network, GoDo, and any of its or their respective affiliates or agents regarding the GoDo Card, the Account, or transfers to or from the Account. You agree that we, the applicable card network, GoDo, and any of its or their respective affiliates or agents may use automatic telephone dialing systems or prerecorded messages to call, email, or send SMS messages to any phone number or email address you provide. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text, or other message services. You also agree you are responsible for notifying us of any change to the contact information you have provided.

You agree that from time to time, without further notice to you, we may monitor and/or record telephone calls and electronic communications between you and us to assure the quality of our customer service or as required by applicable law.

1.9 Our Business Days

Our business days are Monday through Friday, excluding federal holidays. Any reference to “days” found in this Agreement are calendar days unless indicated otherwise.

1.10 FDIC Insurance

The funds in your Account are held in a pooled account at Bank. Those funds are eligible for FDIC insurance up to \$250,000 on a pass-through basis and do not pay any interest. The availability of FDIC insurance is contingent upon GoDo maintaining accurate records and determinations of the FDIC as receiver at the time of a receivership if Bank should fail. Such coverage is subject to aggregation of all of your deposits held at Bank.

For further information about deposit insurance generally, you may write to the FDIC at 550 17th Street, N.W., Washington D.C. 20429, telephone the FDIC’s toll-free hotline at 877-275-3342, or visit its website at www.fdic.gov.

2 Your Responsibilities

We strive to keep your GoDo Card secure and provide you with tools and services to help you manage your Account. However, there are certain things you should do to protect your GoDo Card and your funds.

2.1 Notify Us If Your Information Changes

You must notify us immediately if there is a change to your name, telephone number, mailing address, email address or any other information you have provided us so that we can continue to provide you with statements and important notices concerning your GoDo Card.

2.2 Keep Track of Your Transactions and Available Balance

It is important that you keep track of your transactions and the funds on your GoDo Card that are available for you to use (“Available Balance”) by reviewing your transaction history. It is also important to understand that your Available Balance may not reflect transactions you have authorized that have not yet been presented to us for payment.

You are also responsible for reviewing your GoDo Card transactions for errors or unauthorized activity. If you identify an error or unauthorized activity, you must notify us promptly to avoid losing your money. Please refer to Section 4.7 for information concerning errors and unauthorized activity.

2.3 Protect Your Account Information

It is important that you protect your GoDo Card information to prevent unauthorized transactions and fraud. Keep your GoDo Card number and physical card secure at all times, and be careful about who you share this information or the card with. GoDo will provide you with access to the GoDo App through which to manage your GoDo Card. Make sure to also keep your mobile device secure at all times and avoid accessing the GoDo App when others can see your screen.

If your GoDo Card, card number, or mobile device or mobile application login credentials are lost or stolen, notify us immediately to limit your liability for unauthorized transactions that may occur. Please refer to Section 4.6 for information and applicable deadlines for notifying us of losses or theft.

3 General Rules Governing Your GoDo Card

3.1 Virtual Card Use

When you open a GoDo Card, you will receive a virtual card (“Virtual Card”) represented by a 16-digit card number, a 3-digit card verification value (“CVV”) number, and an expiration date. The Virtual Card is separate from any physical GoDo Card and can be managed through the GoDo App. We will issue you a replacement Virtual Card when it expires. The Virtual Card accesses the available funds on your GoDo Card to make card-not-present transactions (see Section 3.5) anywhere Mastercard® debit cards are accepted in the same way as a physical GoDo Card would be. The Virtual Card can also be added to a digital wallet (see Section 3.7) in the same way as a physical GoDo Card could. Your use of the Virtual Card is subject to the terms of this Agreement, including transaction limitations, to the same extent as a physical GoDo Card would be.

3.2 Loading Funds Onto Your Card

You may load funds onto your GoDo Card through a direct deposit. The recipient’s name on any direct deposit must match the name on the GoDo Card or the deposit may be returned to the originator.

These are our limits associated with loading funds onto your GoDo Card:

GoDo Card Funds	Limitations for Your GoDo Card
Initial Load Amount	Minimum: \$1 Maximum: \$9,999
Reload Amounts	Minimum: \$1 Maximum: \$9,999
Minimum and Maximum GoDo Card Balance	No minimum balance Maximum: \$9,999

At our discretion, we may allow higher limits than disclosed in the table shown above, including the maximum value limit, to post to your GoDo Card. However, if limits are raised on one occasion, there is no guarantee that subsequent funding, in any form, in excess of the disclosed limit will be permitted in the future.

Funds may only be added to your Account using one of the methods described in this Section. We will not accept any checks, money orders, or cash mailed to us for deposit, or any inbound wire transfers to your Account. We are not liable for any checks, money order, or cash mailed to us. All checks, money orders, or cash sent to the Bank for loading onto your Account will be returned unless your Account has a negative balance at the time such check or money order is received, in which case the Bank may in its discretion choose to apply the check or money order proceeds to the negative balance owed.

We do not charge you any fees for loading funds into your GoDo Card.

Direct deposit loads are available on the dates the third-party making the direct deposit tells you the deposits will be made. We have no obligation to you in the event that the third-party delays in providing, or fails to provide funds to load your GoDo Card.

If a deposit onto your GoDo Card is returned or rejected by the paying financial institution for any reason, or if there is an error or mistake involving a deposit, we may deduct the amount of the deposit, transfer, or error without prior notice to you. If there are insufficient funds on your GoDo Card at the time, your Account may become overdrawn. Please refer to Section 3.15 concerning overdrafts for more information.

3.3 GoDo Card Agreement Acceptance and GoDo Card Activation

The GoDo Card requires activation before you may use it. Virtual Cards are activated when issued to you. If you request and receive a physical GoDo Card, you must activate the card by following the directions provided with the card or through the GoDo App. All GoDo Cards, whether virtual or physical, will be registered to you automatically upon issuance. Your request for, activation and/or use of the GoDo Card mean that you agree to the terms and conditions described in this Agreement.

3.4 Personal Identification Number (PIN)

You will be required to select a 4-digit personal identification number (PIN) prior to using the GoDo Card for the first time. The 4-digit numerical PIN issued to you is for security purposes. The PIN represents your signature authorizing transactions made using your GoDo Card(s), identifies the bearer of the GoDo Card, and serves to validate and authenticate the directions given to complete the GoDo Card transactions.

YOU ARE RESPONSIBLE FOR SAFEKEEPING YOUR PIN. YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS SO NO ONE ELSE LEARNS YOUR PIN AND YOU AGREE NOT TO DISCLOSE OR OTHERWISE MAKE YOUR PIN AVAILABLE TO ANYONE NOT AUTHORIZED TO SIGN ON YOUR ACCOUNT(S).

Your PIN should NOT be written on the GoDo Card or anywhere it is available to others for use by lawful and/or unlawful means. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in Section 4.6.

3.5 Withdrawals and Purchases Using Your GoDo Card

With your PIN, you can use a physical GoDo Card to obtain cash from your GoDo Card up to your Available Balance (subject to the transaction limits in the table below) at any ATM or any Point-of-Sale (“POS”) device in the United States that displays the MoneyPass® or Mastercard® acceptance marks. Not all merchants will permit you to get cash back through their POS devices.

If you use an ATM, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third-party fee assessed by the individual ATM operator only and is not assessed or controlled by us. This ATM fee amount will be charged to your GoDo Card in addition to any applicable fees disclosed in this Agreement.

You may use your physical GoDo Card to make purchases using your PIN at any merchant with a POS device that displays the Mastercard acceptance marks. You may also use your GoDo Card to make purchases without using your PIN anywhere that Mastercard debit cards are accepted.

You may make retail card purchases using your Virtual Card or otherwise without presenting a physical GoDo Card by providing information from your GoDo Card, such as transactions done by internet or telephone. Conducting transactions in this way has the same legal effect as if you used a physical GoDo Card itself. For security reasons, the amount or number of card-not-present transactions you may make may be limited. These are our limits associated with ATM and POS withdrawals from your GoDo Card:

Withdrawal Method	Limitations for Your GoDo Card
Cash withdrawal (ATM)*	\$500/transaction maximum \$500/day maximum \$2,000/month maximum

POS transactions and other transactions at merchants using your debit card	\$2,500/transaction maximum \$3,000/day maximum \$9,999/month maximum
* ATM owner-operators and participating banks may impose their own lower limits on cash withdrawals. These limits apply to domestic and international ATMS.	

3.6 Split Transactions

You can instruct a merchant to charge your GoDo Card for part of a purchase and pay any remaining amount with cash or another card. This is called a “split transaction.” Some merchants do not permit split transactions. If you wish to conduct a split transaction, you must tell the merchant the exact amount you would like charged to your GoDo Card. If you fail to inform the merchant you would like to complete a split transaction and you do not have sufficient available funds on your GoDo Card to cover the entire purchase amount, your GoDo Card is likely to be declined.

3.7 Use of the GoDo Card with Digital Wallets

A digital wallet (“Wallet”) provides another way for you to make purchases with your GoDo Card. A digital wallet is a service provided by another company (such as Apple Pay, Android Pay, Samsung Pay, etc.), that allows you to use your Card to pay for transactions where the Wallet is accepted. A Wallet may not be accepted at all places where your GoDo Card is otherwise accepted, and your GoDo Card may not be eligible for all the features and functionalities of the Wallet. Any use of your GoDo Card in or through the Wallet continues to be subject to all terms and conditions of this Agreement. We may terminate your access to or use of your GoDo Card with a Wallet at any time and for any reason, including if you violate any of the terms or conditions of this Agreement.

You can add or remove your GoDo Card from a Wallet by following the instructions provided by the Wallet provider. By doing this, you agree to allow us to share your GoDo Card information with the Wallet provider. You may be required to take additional steps to authenticate your identity before your GoDo Card is added to the Wallet. We do not charge you any additional fees for adding your GoDo Card to a Wallet or for using your GoDo Card in the Wallet. However, any fees and charges that would apply when you use your GoDo Card outside the Wallet will also apply when you use a Wallet to make purchases with your GoDo Card or otherwise access your GoDo Card. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees. The digital version of your GoDo Card in a Wallet may, in our sole discretion, be automatically updated or upgraded without notice to you.

We are not the provider of the Wallet, and we are not responsible for providing the Wallet service to you or for ensuring that your GoDo Card is compatible with any Wallet service. We are only responsible for supplying information to the Wallet provider to allow usage of your GoDo Card in the Wallet as you have requested. We are not responsible for any failure of the Wallet, any mobile device you use with the Wallet, or the inability to use the Wallet for any transaction. We are not responsible for the

performance of services by any Wallet provider or any other third parties regarding any agreement you enter. We do not control the privacy and security of any of your information that may be held by the Wallet provider. Any information held by the Wallet provider is governed by the privacy policy given to you by the Wallet provider. If you have location services enabled on your mobile device, the location of your mobile device may be collected and shared by the Wallet provider in accordance with their respective data and privacy policies, including with us. If you request to add your GoDo Card to a Wallet, you authorize us to collect, transmit, store, use and share information about you, your mobile device, and your use of the Card in accordance with our privacy policy, as amended from time to time, available at https://www.suttonbank.com/_/kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY ARE WE LIABLE FOR ANY LOSSES OR DAMAGES RESULTING FROM YOUR USE OF A WALLET, YOUR USE OF THE GODO CARD OR VIRTUAL CARD IN CONNECTION WITH A WALLET, OR A MOBILE DEVICE.

If you use a Wallet, you should protect your Wallet and your mobile device as you would your GoDo Card. If your Wallet or mobile device is compromised, lost or stolen, you should also consider your GoDo Card lost or stolen and notify us immediately. Please see Section 3.14 for instructions for reporting a lost or stolen GoDo Card.

If you have any questions, disputes, or complaints about a Wallet, contact the Wallet provider using the information given to you by the provider.

3.8 Foreign Transactions

Charges from foreign merchants and financial institutions may be made in a foreign currency. We will bill you in U.S. dollars based on the exchange rate on the day we settle the transaction, plus any special currency exchanges charges that may be imposed by us, the Mastercard® network and/or by any third-party used to complete the transaction.

The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Mastercard® from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Mastercard® itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your GoDo Card.

Regardless of whether the transaction is made in foreign currency or in U.S. dollars, additional fees may apply to all international transactions using the GoDo Card. Please refer to our current fee schedule for more information about our fees.

3.9 Returns and Refunds

Please be aware of the Merchant's return policies before using your GoDo Card to make a purchase. Neither the Bank nor GoDo is responsible for the delivery, quality, safety, legality or any other aspect of the goods or services you purchase using your GoDo Card. If you have a problem with a purchase that you made with your GoDo Card or if you have a dispute with the Merchant, you must handle it directly with the Merchant. If you are entitled to a refund for any reason for goods or services obtained using

your GoDo Card, you agree to accept credits to your GoDo Card for the refund and agree to the refund policy of the Merchant. The amounts credited to your GoDo Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

3.10 No Illegal Activity, Internet Gambling and Right to Refuse Transactions

You must not use your GoDo Card for any illegal purposes or, regardless of whether it is legal or illegal, for internet gambling. We may deny any transaction or refuse to accept any deposit that we believe is related to illegal activity, online gambling or for any other reason at our discretion.

We also reserve the right to block, suspend, or cancel your GoDo Card if, as a result of our policies and processes, we detect what we reasonably believe to be fraudulent, suspicious, or criminal activity or any activity inconsistent with this Agreement. We may temporarily suspend your GoDo Card in the event we detect unusual or suspicious activity. If we exercise this right, we will incur no liability to you because of any resulting unavailability of the funds in your Account or your inability to use your GoDo Card.

3.11 Card Authorizations

You will be able to use your GoDo Card to pay for goods or services or conduct other transactions with a merchant. When you engage in a transaction with a merchant using your GoDo Card, the merchant will request preauthorization (“card authorization”) for the transaction. If there are sufficient available funds on your GoDo Card, we will approve the request and reduce your Available Balance for as long as the card authorization remains on your GoDo Card. Your Available Balance will generally be reduced by the amount of the card authorization.

The card authorization will remain on your GoDo Card until the merchant sends us the final amount of the transaction and requests payment (“settlement”). In most cases, if the merchant does not request settlement, or the merchant is delayed in requesting settlement, the card authorization will automatically be removed after three (3) days. However, certain merchants such as hotels may hold for a period of up to seven (7) days.

It is important to understand that the merchant controls the timing of card authorizations or settlement. A merchant may request settlement after the card authorization has been removed from your GoDo Card. This means that if you use the funds on your GoDo Card after the card authorization has been removed and the merchant later requests settlement, your GoDo Card may become overdrawn. A merchant may also request settlement for an amount that is different than the card authorization. Therefore, it is important that you keep track of your transactions and your balance. Once we have approved a card authorization, we cannot stop the transaction and you will be responsible for repaying any negative balance that may occur.

3.12 GoDo Card Expiration and Replacement

Your GoDo Card will expire no sooner than the expiration date displayed to you on the GoDo App or printed on the front of a physical GoDo Card. **The funds on the GoDo Card do not expire.** You will not be able to use your GoDo Card after the expiration date; however, a replacement GoDo Card will automatically be loaded electronically to the GoDo App prior to your GoDo Card’s expiration. In

addition, if you were issued a physical GoDo Card, a replacement physical GoDo Card will be automatically mailed to you prior to the expiration of the soon-to-expire physical GoDo Card.

If you need a replacement GoDo Card for any reason other than the GoDo Card's expiration, you may request one at any time through the GoDo App or by calling GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States). Fees may apply if you request a replacement GoDo Card (see Section 3.18).

3.13 Card Balances, Written Account Histories, and Statements

You are responsible for keeping track of the Available Balance on your GoDo Card. Merchants generally will not be able to determine your Available Balance. It's important to know your Available Balance before making any transaction.

You may obtain information about the amount of money you have remaining on your GoDo Card via the GoDo App.

You also have the right to obtain at least 24 months of written history of account transactions by making a request via the GoDo App, calling 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), or by writing us at support@godolife.com. You will not be charged a fee for this information unless you request it more than once per month.

In addition, statements will periodically be provided to you via the GoDo App if your GoDo Card is not inactive. You will receive a statement monthly if you have transactions on your GoDo Card during the statement period. If there were no transactions on your GoDo Card, we will provide you statements at least quarterly. You will not receive paper statements.

3.14 Reporting Lost or Stolen GoDo Cards

If you need to report your GoDo Card as lost or stolen, report an unauthorized transaction, or replace your Card for any reason, please contact GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), seven days a week, 24 hours a day. You will be required to provide personal information so that we may verify your identity before we will issue you a replacement GoDo Card. Fees may apply (see Section 3.18).

3.15 Overdrafts, Nonsufficient Funds and Negative Balances

Each time you use the GoDo Card, you authorize us to deduct from your GoDo Card the amount of the transaction and any applicable fees. We do not permit you to overdraw your GoDo Card.

If the Available Balance on your GoDo Card is not sufficient to cover any transaction you have authorized, we may return the transaction or refuse to process the transaction. However, there may be instances where your GoDo Card can still go into the negative, such as if a deposit made to load funds onto the GoDo Card is returned. You must make a deposit immediately to cover any negative balance. If your GoDo Card has a negative balance, we may suspend or close your GoDo Card.

3.16 Closing Your GoDo Card and Card Suspensions

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You can close your GoDo Card at any time and for any reason by calling GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States). We reserve the right to refuse your request if you have a negative balance on your GoDo Card. We recommend that you withdraw any funds you may have on your GoDo Card prior to submitting a request to close the card to avoid delays in receiving your funds.

We may also suspend or close your GoDo Card, or suspend or disable any service or feature of your GoDo Card, at our discretion with or without notice. This includes if we believe you are using your GoDo Card for fraudulent or illegal purposes or in violation of law or regulation, this Agreement, any other agreement you may have with us, if multiple transactions are returned on your GoDo Card, or if you otherwise present undue risk to us. We may also close or suspend your GoDo Card if you have not conducted any transactions on your GoDo Card in over twelve (12) months. We are not responsible to you for any damages you may suffer as a result of the closure or suspension of your GoDo Card. You agree not to use or allow others to use an expired, revoked, canceled, suspended, or otherwise invalid GoDo Card.

If your GoDo Card is closed, we will return any funds you may have on the GoDo Card to you by paper check mailed to the last address we have on file for you. The closure of your GoDo Card or termination of this Agreement does not impact any right or obligation that arose prior to closure or termination, or any right or obligation that, by its nature, should survive termination (including, but not limited to, any indemnification obligation by you, our limitations of liability, and any terms governing arbitration).

3.17 Dormancy, Inactivity and Unclaimed Property

State law and our policy govern when your GoDo Card is considered dormant. Your GoDo Card is usually considered dormant if you have not accessed your GoDo Card, communicated to us about your GoDo Card or otherwise shown an interest in your GoDo Card within the period of time specified under applicable law. Each state has varying laws as to when an account becomes dormant, and we may be required to send the balance on your GoDo Card if it becomes dormant to the state of your last known address. We will make reasonable efforts to contact you if required by applicable law before transferring the remaining balance on your GoDo Card to the applicable state. After we surrender the funds to the state, you must apply to the appropriate state agency to reclaim your funds. You can avoid the surrender of your funds by simply conducting transactions, contacting us about your GoDo Card or replying to any abandoned property notices we may provide to you.

We may also place your GoDo Card in an inactive status if you have not had any transaction for at least six (6) months. If your GoDo Card becomes inactive, you may not be able to conduct certain transactions. Inactive cards must be reactivated. Contact GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States) to reactivate your GoDo Card.

3.18 GoDo Card Fees and Fee Schedule

You agree to pay all fees and charges applicable to your GoDo Card. All fee amounts will be deducted from the balance on your GoDo Card and will be assessed regardless of whether you have sufficient funds on your GoDo Card, except where prohibited by law. Fees are subject to change at any time. We will provide you advance notice of any changes where required by law.

All fees	Amount	Details
Get Started		
Card activation	\$0	No Fee for activation of the card will be charged.
Monthly usage		
Monthly fee	\$0	No monthly usage fee will be charged.
Add money		
Direct deposit	\$0	N/A
Spend money		
Purchases at merchants	\$0	N/A
Get cash		
ATM withdrawal (in-network)	\$1.25	We will not charge you this fee for your first two in-network ATM withdrawals that you make each month. After your first two in-network withdrawals, you will be charged this fee. "In-network" refers to the MoneyPass® ATM Network. Locations can be found at moneypass.com/atm-locator.html .
ATM withdrawal (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the MoneyPass® ATM Network. You may also be charged a fee, including for balance inquiries, by the operator of an out-of-network ATM.
ATM decline fee	\$1.75	You will be charged this fee if you attempt to conduct a transaction at an ATM (whether in-network or out-of-network) and the transaction is declined by the ATM operator.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
ATM balance inquiry (in-network)	\$0.50	You will not be charged this fee for your first two ATM balance inquiries each month. You will be charged this fee for every in-network ATM balance inquiry you make after the first two inquiries you make each month. "In-network" refers to the MoneyPass® ATM Network. Locations can be found at moneypass.com/atm-locator.html .
ATM balance inquiry (out-of-network)	\$0.50	You will be charged this fee for every out-of-network ATM balance inquiry you make using an ATM. "Out-of-network" refers to all the ATMs outside of the MoneyPass® ATM Network. You may also be charged a fee by the ATM operator.
Using Your Card Outside the U.S.		

International transaction	3% of the transaction	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$3.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1.75	This is our fee. You may also be charged a fee by the ATM operator.
International ATM decline fee	\$1.75	You will be charged this fee if you attempt to conduct a transaction at an international ATM (whether in-network or out-of-network) and the transaction is declined by the ATM operator.
Other		
Inactivity	\$0	N/A
GoDo Card Replacement fee – physical card	\$4.95	You will be charged this fee each time you request a replacement for a lost or stolen GoDo Card. You will not be charged this fee for the initial issuance of your GoDo Card or to replace an expiring GoDo Card.
GoDo Card Replacement fee – virtual card	\$0.50	You will be charged this fee each time you request a replacement for a virtual GoDo Card. You will not be charged this fee for the initial issuance of a virtual GoDo Card or to replace an expiring virtual GoDo Card.

We reserve the right to deduct funds from your Account in order to correct a previous error or overpayment to you, and you authorize us (a) to share information as necessary with third parties that make deposits to your Account in connection with resolving any errors or overpayments related to direct deposit loads to the GoDo Card and (b) to the extent applicable, to accept instructions from such third parties to add or deduct funds from your Account and, in the case of deductions, to return those funds to the third party.

4 Electronic Fund Transfers

Your GoDo Card allows you to withdraw funds up to the Available Balance or make deposits through Electronic Fund Transfers (“EFTs”). EFTs are transactions that are processed by electronic means and include, among others, POS or ATM card transactions and direct deposits. This Section provides you with information and important disclosures and terms about the EFTs that are permitted on your GoDo Card.

4.1 Types of EFTs Supported by Your GoDo Card

Your GoDo Card allows the following types of EFTs:

- Direct deposits
- Purchases or other transactions using your GoDo Card

- ATM withdrawals using your GoDo Card

4.2 Limitations on EFTs

There are limitations on the frequency and amount of transactions you can make to or from your GoDo Card. These limits are different for each type of transaction. For limits that apply to transactions that load funds onto your GoDo Card, please refer to Section 3.2 concerning loading funds. For limits that apply to transactions that debit or withdraw from your GoDo Card, please refer to Section 3.5 withdrawals and purchases. For security and fraud-prevention purposes, your GoDo Card will also be subject to additional risk-based limits that we may change from time to time.

4.3 Your Right to Receive Information and Documentation of Your Transactions

You will receive information and documentation concerning any EFTs that debit or credit your GoDo Card in the following ways:

- **Statements:** We will provide you information about each transaction that debits or credits your GoDo Card on your statements. Please refer to Section 3.13 for information about statements. You can also access your transaction history via the GoDo App.
- **Direct Deposits:** If you receive a direct deposit onto your GoDo Card at least once every sixty (60) days from your employer or other person or company, you can check if the deposit has been made via the GoDo App or you can call GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States).
- **Receipts:** You can get a receipt at the time you make a withdrawal at an ATM or a purchase at a point-of-sale terminal using your GoDo Card.

4.4 Preauthorized Transfers, Your Right to Stop Payment and Notices of Varying Amounts

The Bank's routing number and the 13-digit Direct Deposit account number assigned to your GoDo Card can be used for preauthorized direct debits from merchants, Internet service or other utility service providers ("Merchants") and for the purpose of initiating direct deposits to your GoDo Card. You may also arrange to make recurring payments to Merchants using your 16-digit Card number or the bill pay services made available through third-party service providers.

If you authorize us or another company or person to withdraw from your GoDo Card on a regular basis (such as when you sign up for "autopay" to pay a monthly bill), it is called a Preauthorized Transfer. You have the right to place a stop payment on Preauthorized Transfers, as well as get notification when the amount of a particular withdrawal will be different from the amount of the last withdrawal.

4.4.1 Your Right to Stop Payment

To stop a Preauthorized Transfer to a Merchant you have preauthorized to debit your GoDo Card, you should first contact the Merchant to request the recurring payment be cancelled. If you have arranged for a Preauthorized Transfer to a Merchant using the bill pay services available through a third-party service provider, you should first contact the applicable third-party service provider to cancel the recurring payment.

You can stop any of these payments by calling GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States) in time for us to receive your request 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 14 days after you call.

Make sure to provide us with (1) your full name, (2) the last four digits of your GoDo Card number, (3) your phone number associated with the GoDo App, (4) the company or person taking the payments, and (5) the date and amount of the scheduled payment you wish to stop. Please do NOT provide us with your full GoDo Card number when you call. If you want all future payments from that company or person stopped, be sure to tell us that as well. If you do not provide us with the correct information, such as the correct payee or the correct amount of the payment you wish to stop, we may not be able to stop the payment.

4.4.2 Our Liability if We Fail To Stop a Preauthorized Transfer

If you order us to stop one of these payments three (3) business days or more before the payment is scheduled and we do not do so, we will be liable for your losses or damages.

4.4.3 Notices of Varying Amounts

If these regular payments vary in amount, the person or company you are paying should tell you ten (10) days before each payment when it will be made and how much it will be. You may be given the option to only get this notice when the payment will differ by more than a certain amount from the previous payment, or when the amount will fall outside certain limits that you set.

4.5 Our Liability for a Failure To Complete A Transaction

If we fail to complete a transaction on time or in the correct amount when properly instructed by you in accordance with this Agreement, we will be liable for damages proximately caused by the failure or error. However, there are some exceptions. We are not liable, for instance:

- If through no fault of ours, you do not have enough funds available on your Account to complete the transaction.
- If a merchant refuses to accept your GoDo Card.
- If the ATM you use does not have enough cash.
- If the failure is due to an equipment or system breakdown that you knew about before you began a transaction.
- If access to your GoDo Card is blocked after you reported your GoDo Card lost or stolen.

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- The failure was caused by an Act of God, fire or other catastrophe, or any other cause beyond our control despite reasonable precautions we have taken.
- If your funds are not available due to a hold or if your funds are subject to legal process.
- If we do not complete a transaction because we have reason to believe the transaction is unauthorized, illegal, will overdraw your GoDo Card, or presents undue risk to us.
- If your GoDo Card is closed or inactive.
- For any other exception stated in this Agreement or by applicable law.

4.6 Your Liability for Unauthorized EFTs

Contact us immediately if you believe that an unauthorized EFT has occurred or may occur concerning your GoDo Card, or if your GoDo Card or card information has been lost, stolen or compromised. Calling GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States) is the best way of keeping your losses to a minimum.

You could lose all the money on your GoDo Card if you take no action to notify us of the unauthorized EFT or the loss or theft of your GoDo Card.

For unauthorized EFTs, your liability will be as follows if you notify us of the loss:

- If you tell us within two (2) business days after learning of the loss, theft or compromise of your GoDo Card, you can lose no more than \$50.
- If you do NOT tell us within two (2) business days and we can prove that we could have prevented the loss had you contacted us, you could lose as much as \$500.00.
- If your statement shows EFTs that you did not make and you do NOT contact us within sixty (60) days after the statement was made available to you, you may not get back any money lost after the sixty (60) days if we can prove that your contacting us would have prevent those losses.

We can extend these time periods if extenuating circumstances (such as a long trip or hospital stay) kept you from notifying us.

If your GoDo Card has been lost or stolen, we will close your GoDo Card to keep losses down and will send a replacement card. There may be a fee for replacing your GoDo Card (see Section 3.17).

4.7 In Case of Errors or Questions About Your EFTs

Call GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), 24 hours a day, 7 days a week, or email us at support@godolife.com 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 the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

You must provide us with the following information:

- Your full name, the last four (4) digits of your GoDo Card number (please do not send us your full card number), and your phone number associated with the GoDo App.
- A description of the error or the EFT you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.
- Approximately when the error took place.

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

We will determine whether an error occurred within ten (10) business days after we hear from you and will provide you the results and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (10) business days 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. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving GoDo Cards open less than thirty (30) days, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For GoDo Cards open less than thirty (30) days, we may take up to twenty (20) business days to credit your GoDo Card for the amount you think is in error.

We will provide 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 by email. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call GoDo at 1-844-226-1413 (from within the United States) or 1-832-344-3665 (from outside the United States), 24 hours a day, 7 days a week or visit godolife.com.

5 Other Legal Terms and Conditions

5.1 No Assignments

Your GoDo Card and your obligations under this Agreement are not transferable and not assignable as collateral for a loan or for any other purpose. We may transfer our rights under this Agreement.

5.2 Legal Processes and Claims Affecting Your Account

If we receive a levy, attachment, or other legal process against you (collectively, "Legal Process"), we may refuse to permit withdrawals or transfers from your GoDo Card until the Legal Process is dismissed or satisfied. Any Legal Process will be subject to our right of set-off and security interest. You are responsible for any losses, costs or expenses we incur as a result of any dispute or legal proceeding involving your Account. If we receive a claim against the funds in your Account, or if we know of or believe that there is a dispute as to the ownership or control of funds in your Account, we may, in our discretion: (1) place a hold on your GoDo Card and refuse to pay out any funds until we are satisfied that the dispute is settled; (2) close your GoDo Card and send the balance to the named account holder; (3) require a court order to act; or (4) take any other action we feel is necessary to protect us. We will not be liable to you for taking any such action.

5.3 Limitation of Liability and Disclaimer of Warranty

EXCEPT AS REQUIRED BY LAW, WE ARE NOT LIABLE FOR ANY CLAIMS, COSTS, LOSSES, OR DAMAGES RESULTING DIRECTLY OR INDIRECTLY FROM OUR FAILURE TO ACT, OR ANY DELAY BEYOND TIME LIMITS PRESCRIBED BY LAW OR PERMITTED BY THIS AGREEMENT IF SUCH FAILURE OR DELAY IS CAUSED BY MAINTENANCE OR INTERRUPTION OR MALFUNCTION OF EQUIPMENT OR, INTERNET, PAYMENT SYSTEM, OR COMMUNICATION FACILITIES, UNUSUAL TRANSACTION VOLUME, SUSPENSION OF PAYMENTS BY ANOTHER FINANCIAL INSTITUTION, FIRE, NATURAL DISASTERS, ELEMENTS OF NATURE, GOVERNMENT ACTION, ACTS OF WAR, INSURRECTION, RIOTS, TERRORISM OR CIVIL STRIFE, EMERGENCY CONDITIONS, OR OTHER CIRCUMSTANCES BEYOND THE REASONABLE CONTROL OF THE BANK. EXCEPT AS REQUIRED BY LAW, OUR LIABILITY TO YOU FOR A CLAIM IS LIMITED TO THE FACE VALUE OF THE ITEM OR TRANSACTION, OR THE ACTUAL VALUE OF ANY FUNDS NOT PROPERLY CREDITED OR DEBITED. IN NO EVENT WILL WE OR UNIT BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES.

EXCEPT AS REQUIRED BY LAW AND NOTWITHSTANDING ANYTHING TO THE CONTRARY, WE SHALL ONLY BE RESPONSIBLE AND LIABLE FOR OUR OWN GROSS NEGLIGENCE OR WILLFUL MISCONDUCT IN PERFORMING OUR OBLIGATIONS UNDER THIS AGREEMENT. YOU AGREE THAT YOUR RECOVERY FOR ANY GROSS NEGLIGENCE OR WILLFUL MISCONDUCT BY US SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE GODO CARD. WE SHALL NOT BE LIABLE TO ANY THIRD PARTY OR FOR ANY ACT OR OMISSION OF YOURS OR ANY THIRD PARTY, INCLUDING, BUT NOT LIMITED TO, THIRD PARTIES USED BY US IN EXECUTING ANY TRANSACTION CONTEMPLATED BY THIS AGREEMENT OR PERFORMING A RELATED ACT AND NO SUCH THIRD PARTY SHALL BE DEEMED TO BE OUR AGENT.

IN ADDITION, EXCEPT AS REQUIRED BY LAW, SUTTON BANK IS NOT LIABLE OR RESPONSIBLE FOR ANY SERVICES OR FEATURES PROVIDED TO YOU BY GODO INC. WE ARE ALSO NOT LIABLE FOR ANY UNAUTHORIZED ACCESS OF YOUR INFORMATION OR DATA BY A THIRD PARTY DUE TO YOUR USE OF THIRD-PARTY COMMUNICATION CHANNELS NOT OFFERED BY US.

ALL BANK SERVICES AND ACCOUNT FEATURES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT WARRANT THE BANK'S SERVICES OR ACCOUNT FEATURES WILL MEET YOUR REQUIREMENTS, BE CONTINUOUS, UNINTERRUPTED, SECURE, TIMELY, OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED.

FROM TIME TO TIME THE GODO CARD SERVICES MAY BE INOPERATIVE, AND WHEN THIS HAPPENS, YOU MAY BE UNABLE TO USE YOUR GODO CARD OR OBTAIN INFORMATION FROM YOUR GODO CARD,

INCLUDING THE AVAILABLE BALANCE OF FUNDS ASSOCIATED WITH YOUR GODO CARD. PLEASE NOTIFY GODO AT 1-844-226-1413 (FROM WITHIN THE UNITED STATES) OR 1-832-344-3665 (FROM OUTSIDE THE UNITED STATES) IF YOU HAVE ANY PROBLEMS USING YOUR GODO CARD. YOU AGREE THAT THE ISSUER, MASTERCARD, GODO, AND THEIR RESPECTIVE AFFILIATES, EMPLOYEES, OR AGENTS ARE NOT RESPONSIBLE FOR ANY INTERRUPTION OF SERVICE.

5.4 Indemnification

You agree to indemnify and hold the Bank, GoDo, and their respective officers, directors, shareholders, employees, successors, predecessors, representatives, principals, agents, assigns, parents, subsidiaries and/or insurers harmless for any losses, damages, suits and expenses, including reasonable attorneys' fees, that we may incur, without regard to the merit or lack thereof, arising out of, or related in any way to (1) the matters set forth herein; (2) our taking any action or not taking any action that we are entitled to take pursuant to this Agreement; (3) any action or omission by you; or (4) our action or inaction in reliance upon oral, written or electronic instructions or information from you.

5.5 Our Right of Set-Off and Security Interest

If a GoDo Card balance remains negative for fifteen (15) days, you understand that the funds in any of your accounts with the Bank can be used to cure the negative balance. This means, there is a right to set-off any liability, direct or contingent, past, present or future that you owe against any account.

In general, we have the right to set-off any liability, direct or contingent, past, present or future that you owe against any account you have with us. This means that we can take any funds in your GoDo Card or any other account you have with us to pay any debt or liability you owe us. You also agree to grant us a security interest in your GoDo Card to secure payment of any money that you owe to us or will owe us arising under this Agreement or any other agreements with us. You acknowledge that this security interest is consensual and in addition to any right of set-off. We may exercise our security interest or right of set-off without regard to the source of the funds on your GoDo Card or prior recourse to other sources of repayment or collateral, even if it causes you to incur penalties or suffer any other consequence. You waive any conditions or limits to our right of set-off to the maximum extent permitted by law. We will notify you if we exercise our right to set-off if required by law.

If we take any action to collect debt incurred by you or other amounts you owe us under this Agreement or defend ourselves in a lawsuit brought by you where we are the prevailing party, you agree to reimburse us for our losses, including, without limitation, reasonable attorneys' fees, to the extent permitted by applicable law. We may charge your GoDo Card for our losses without prior notice to you.

5.6 Changes in Terms and Additional Services

We may change this Agreement, or any fees and features of your GoDo Card, at any time by posting an amended Agreement on GoDo's website, godolife.com, and any such amendment shall be effective upon posting. We will give you advance notice of any change where required by law. We may provide such notice to you with your statement, electronically, or by mail. Any notice we provide to you will be binding and sent to the last (postal or electronic) address in our records. We may change your address if we receive an address change notice from the U.S. Postal Service. We may change or terminate this Agreement without notice at our discretion or to comply with any appropriate federal or state law or regulation.

If we make any of our other banking services available to you in connection with your GoDo Card, we may provide certain terms and conditions for those additional services to you in a separate agreement or disclosure.

5.7 No Waiver of Rights

We may waive or decline to enforce any of our rights under this Agreement without obligating ourselves to waive such rights in the future or on any other occasion. We may release any other person obligated under this Agreement without affecting your responsibilities under this Agreement.

5.8 Conflicts and Section Headings

If there is a conflict between this Agreement and any other document or statement made to you concerning the GoDo Card, this Agreement will govern. If there is a conflict between this Agreement and any other document or statement made to you concerning any services or products other than the GoDo Card, the separate terms and conditions applicable to that service or product will govern. Section headings that appear in this Agreement are for convenience purposes only and are intended to help you find information. They should not be construed as affecting the meaning of the Agreement.

5.9 Severability

If any court or tribunal of competent jurisdiction determines that any provision of this Agreement is illegal, invalid or unenforceable, the remainder of this Agreement shall not be affected. To the extent permitted by law, the parties waive any provision of law which prohibits or renders unenforceable any provisions of this Agreement, and to the extent that such waiver is not permitted by law, you and us agree that such provision will be interpreted as modified to the minimum extent necessary to render the provisions enforceable.

5.10 Governing Law, Forum and Time Limits

All actions relating to your GoDo Card and this Agreement will be governed by the laws and regulations of the United States and the State of Ohio where your GoDo Card will be opened, irrespective of conflict of law principles. You agree that any dispute arising under this Agreement or relating in any way to your relationship with us that is not arbitrated will be resolved in a federal or state court located in Ohio and that you will be subject to such court's jurisdiction.

Except where prohibited by law, you agree that you must file any lawsuit or arbitration against us within two (2) years after the claim arises unless federal or Ohio law, or another agreement you have with us, provides for a shorter time. If federal or Ohio law requires a longer time period than the time periods in this Agreement, you agree to the shortest time period permitted under the law.

5.11 Website and GoDo App Availability

Although considerable effort is expended to make our website, the GoDo App, and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website, GoDo App changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of

interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts.

You agree to act responsibly with regard to our website and the GoDo App and their use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the website or mobile application's systems and integrity.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any "computer viruses" that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

6 Arbitration and Waivers

BE SURE THAT YOU HAVE READ THIS PROVISION CAREFULLY AND UNDERSTAND THAT IT LIMITS YOUR RIGHTS IN THE EVENT OF A DISPUTE BETWEEN YOU AND US.

6.1 Election to Arbitrate

You, GoDo, and the Bank agree that the sole and exclusive forum and remedy for resolution of a Claim be final and binding arbitration pursuant to this Section 6 (the "Arbitration Provision"). As used in this Arbitration Provision, "Claim" shall include any past, present, or future claim, dispute, or controversy involving you (or persons claiming through or connected with you), on the one hand, and us on the other hand, relating to or arising out of this Agreement, and/or the activities or relationships that involve, lead to, or result from this Agreement, including the validity or enforceability of this Arbitration Provision, any part thereof, or the entire Agreement. Claims are subject to arbitration regardless of whether they arise from contract; tort (intentional or otherwise); a constitution, statute, common law, or principles of equity; or otherwise. Claims include matters arising as initial claims, counterclaims, cross-claims, third-party claims, or otherwise. Please note that you may continue to assert Claims in small claims court, if your Claims qualify and so long as the matter remains in such court and advances only on an individual (non-class, non-representative) basis. The scope of this Arbitration Provision is to be given the broadest possible interpretation that is enforceable.

6.2 Applicability of the Federal Arbitration Act; Arbitrator's Powers

This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by and enforceable under the Federal Arbitration Act (the "FAA"). The arbitrator will apply substantive law consistent with the FAA and applicable statutes of limitations. The arbitrator may award damages or other types of relief permitted by applicable substantive law, subject to the limitations set forth in this Arbitration Provision. The arbitrator will not be bound by judicial rules of procedure and evidence that would apply in a court. The arbitrator shall take steps to reasonably protect confidential information.

6.3 Informal Dispute Resolution

If a Claim arises, our goal is to address your concerns and, if we are unable to do so, to provide you with a neutral and cost-effective means of resolving the dispute quickly. You agree that before filing any claim in arbitration, you will first submit your Claim to us by through the secure messaging function in the GoDo App or by emailing us at support@godolife.com. If you use the secure messaging function in the GoDo App, please choose "Claim" in the appropriate menu. If you send us your Claim by email, please begin the subject line of your email with the word "Claim." This mechanism provides us with the opportunity to resolve your concern prior to initiating arbitration.

6.4 Arbitration Procedures

The party initiating arbitration shall do so with the American Arbitration Association (the "AAA"). The arbitration shall be conducted according to, and the location of the arbitration shall be determined in accordance with, the rules and policies of the AAA, except to the extent the rules conflict with this Arbitration Provision or any countervailing law. If you have any questions concerning the AAA or would like to obtain a copy of the AAA arbitration rules, you may call 1(800) 778-7879 or visit the AAA's web site at: www.adr.org. In the case of a conflict between the rules and policies of the AAA and this Arbitration Provision, this Arbitration Provision shall control, subject to countervailing law, unless all parties to the arbitration consent to have the rules and policies of the AAA apply. The arbitration will be held in the United States county where you live or work, or any other location we agree to.

6.5 Arbitration Fees

If we initiate arbitration, we shall pay all the administrator's filing costs and administrative fees (other than hearing fees). If you initiate arbitration, filing costs and administrative fees (other than hearing fees) shall be paid in accordance with the rules of the AAA, or in accordance with countervailing law if contrary to the administrator's rules. We shall pay the administrator's hearing fees for one full day of arbitration hearings. Fees for hearings that exceed one day will be paid by the party requesting the hearing, unless the AAA's rules or applicable law require otherwise, or you request that we pay them and we agree to do so. Each party shall bear the expense of its own attorneys' fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary herein.

6.6 Appeals

Within thirty (30) days of a final award by the arbitrator, any party may appeal the award for reconsideration. In the event of such an appeal, any opposing party may cross-appeal within thirty (30) days after notice of the appeal. On appeal, the arbitrator will reconsider de novo all aspects of the initial award that are appealed. Costs and conduct of any appeal shall be governed by this Arbitration Provision and the administrator's rules, in the same way as the initial arbitration proceeding. Any award by the individual arbitrator that is not subject to appeal, and any award on appeal, shall be final and binding, except for any appeal right under the Federal Arbitration Act ("FAA"), and may be entered as a judgment in any court of competent jurisdiction.

6.7 No Class Actions

NO ARBITRATION SHALL PROCEED ON A CLASS, REPRESENTATIVE, OR COLLECTIVE BASIS (INCLUDING AS PRIVATE ATTORNEY GENERAL ON BEHALF OF OTHERS), EVEN IF THE CLAIM OR CLAIMS THAT ARE THE SUBJECT OF THE ARBITRATION HAD PREVIOUSLY BEEN ASSERTED (OR COULD HAVE BEEN ASSERTED) IN

A COURT AS CLASS REPRESENTATIVE, OR COLLECTIVE ACTIONS IN A COURT. Unless consented to in writing by all parties to the arbitration, no party to the arbitration may join, consolidate, or otherwise bring claims for or on behalf of two or more individuals or unrelated corporate entities in the same arbitration unless those persons are parties to a single transaction. Except for Claims seeking public injunctive relief or unless consented to in writing by all parties to the arbitration, an award in arbitration shall determine the rights and obligations of the named parties only, and only with respect to the claims in arbitration, and shall not (a) determine the rights, obligations, or interests of anyone other than a named party, or resolve any Claim of anyone other than a named party; nor (b) make an award for the benefit of, or against, anyone other than a named party. No administrator or arbitrator shall have the power or authority to waive, modify, or fail to enforce this Section 6.7, and any attempt to do so, whether by rule, policy, arbitration decision or otherwise, shall be invalid and unenforceable. Any challenge to the validity of this Section 6.7 shall be determined exclusively by a court and not by the administrator or any arbitrator.

6.8 Survival and Severability of Arbitration Provision

This Arbitration Provision shall survive the termination of this Agreement. If any portion of this Arbitration Provision other than Section 6.7 is deemed invalid or unenforceable, the remaining portions of this Arbitration Provision shall nevertheless remain valid and in force. If there is a final judicial determination that applicable law precludes enforcement of this Arbitration Provision's limitations as to a particular claim for relief or particular term, then that claim (and only that claim) or that term (and only that term) must be severed from the Arbitration Provision and may be brought in court. If an arbitration is brought on a class, representative, or collective basis, and the limitations on such proceedings in Section 6.7 are finally adjudicated pursuant to the last sentence of Section 6.7 to be unenforceable, then no arbitration shall be had. In no event shall any invalidation be deemed to authorize an arbitrator to determine Claims or make awards beyond those authorized in this Arbitration Provision.

6.9 Judicial Forum for Claims

Except as otherwise required by applicable law, if this Arbitration Provision is found not to apply to you or your Claim, you, GoDo and the Bank agree that any judicial proceeding (other than small claims actions) will be brought in the federal or state courts of Ohio. You, GoDo, and the Bank consent to venue and personal jurisdiction there. All parties agree to waive our right to a jury trial.

6.10 WAIVER OF RIGHT TO LITIGATE

THE PARTIES ACKNOWLEDGE THAT THEY HAVE A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT ARE HEREBY KNOWINGLY AND VOLUNTARILY WAIVING THAT RIGHT BY AGREEING TO THIS AGREEMENT AND ARBITRATION PROVISION.

6.11 REJECTION OF ARBITRATION

You may reject this Arbitration Provision by sending a written rejection notice to us at 8 The Green, Ste 11970, Dover, DE 19901. Your rejection notice must be mailed within 45 days after your first card purchase. Your rejection notice must state that you reject the Arbitration Provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration Provision and any other

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arbitration Provisions in the cardmember agreements for any other currently open GoDo accounts you have will not apply to you, except for any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration Provision will not affect your other rights or responsibilities under this section or the Agreement.

This Card is issued by Sutton Bank, Member FDIC, pursuant to license by Mastercard. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

This Agreement is effective 28 March 2022