



SAVINGS ACCOUNT CUSTOMER AGREEMENT

Agreement Definitions:

This document is an addendum ("Savings Addendum") to your broodii Prepaid Mastercard Cardholder Agreement ("Card Program Agreement") and contains additional terms related to the savings account affiliated with your Card Account ("Savings Account") with Sunrise Banks N.A., Member FDIC, St. Paul, MN 55103 ("Bank", "we", "us", or "our") Unless otherwise specified herein, the terms and conditions that apply to the Card and Card Account also apply to the Savings Account, and the definitions of terms given in the Card Program Agreement also apply to this Savings Addendum.

Acceptance and Usage:

By transferring funds from your Card Account to your Savings Account, you agree to be bound by this Savings Addendum. Please read this Savings Addendum carefully and keep it for future reference.

Contacting Customer Service:

For customer service, additional information, or questions regarding your Savings Account, please contact Customer Service: mail us at PO Box 2030, Rancho Cordova, CA 95670; call us toll-free at **1-866-266-1909**; or visit **www.broodii.com** (the "Website").

Savings Account Restrictions; Adding and Withdrawing Funds:

You may not open a Savings Account unless you have a Card Account which is active, is not blocked, and does not have a negative balance. Please refer to **www.broodii.com** for more details on how to open your Savings Account. If you close your Card Account, your Savings Account will also be closed. Only natural persons are eligible to open a Savings Account and not, for example, a business entity. This Savings Account may only be used for personal, family or household purposes, and is not to be used for commercial purposes. Each natural person may only open one Savings Account. Multiple Savings Accounts associated with a single natural person are not permitted.

To add funds to your Savings Account, you must first load them to your Card Account and then transfer them to your Savings Account via internal transfer. You may not transfer more than \$10,000 per day from your Card Account to your Savings Account.

To withdraw funds from your Savings Account, you must transfer the funds from your Savings Account to your Card Account, also via internal transfer. You may not make any other type of outgoing transfer or transaction from your Savings Account; prohibited types of outgoing transfers from your Savings Account include, but are not limited to, transfers by check, wire, or Automated Clearing House ("ACH"). Purchase transactions and ATM withdrawals from your Savings Account are prohibited.

You may make no more than six transfers from your Savings Account to your Card Account in any calendar month.

You may not make transfers from your Savings Account to your Card Account which exceed your available Savings Account balance. If your Savings Account withdrawal amount results in causing the Card Account to exceed its maximum account balance limit, then the Savings Account withdrawal will be declined. Withdrawals from your Savings Account are considered made on the date the transfer posts and settles to your Card Account, not the date the withdrawal request was initiated.

We may allow you to set up automatic recurring transfers from your Card Account to your Savings Account. If a scheduled automatic recurring transfer would exceed your available Card Account balance, the automatic recurring transfer will be declined and you will not be charged a fee.

Account Closure:

When your Savings Account is closed, we will return to your Card Account all available funds from your Savings Account. You may then access those funds via your Card Account by any means permitted under the Card Program Agreement. We will not send a check for the available funds from your Savings Account as long as your Card Account remains open.

If your Card Account is closed as well, we will return to you all available funds from your Card Account and Savings Account, net of fees or uncollected transactions.

Fees:

There are no fees associated with the Savings Account. However, we reserve the right to charge or change fees related to the Savings Account upon providing notice to you as required by applicable law. You agree to pay all applicable fees related to the Card Account as set forth in the Fee Structure referenced in the Card Program Agreement. If you transfer funds from your Savings Account to your Card Account, such funds will become subject to any fees associated with your Card Account. The most current fees will always be available on the Website. To view our Fee Structure, go to www.broodii.com.

Right of Set-Off:

Your Savings Account will not automatically be debited if a negative balance has been created in your Card Account. We do, however, reserve the right to apply funds from your Savings Account to pay off any debt, direct or indirect, that you have with us. If your Card Account has a negative balance at the time you transfer funds from your Savings Account, those funds will be applied towards such negative balance, including any fees due on your Card Account, before such funds are made available to you for transactions.

Change in Terms:

Subject to the limitations of applicable law, we may at any time add to, delete or change the terms of this Savings Addendum by sending you a notice of such changes. We will give you notice at least thirty (30) days before the effective date of any change if the change would result in: (i) increased fees you would be required to pay; (ii) increased liability for you; (iii) fewer types of available electronic fund transfers; or (iv) stricter limitations on the frequency or dollar amount of transfers. Advance notice may not be given, however, if we need to make the change immediately in order to maintain or restore the security of your Card or Card Account or any related payment system. If any such change becomes permanent and disclosure to you of the change would not jeopardize the security of the Card Account or any related payment system, we will provide notice to you within thirty (30) days after making the change.

Periodic Statements:

You will receive monthly account statements for your Savings Account electronically. You can also access recent transaction history for your Savings Account by contacting Customer Service. If you wish to receive a paper statement instead of an electronic statement, you may elect this option by contacting Customer Service and providing your name, address, and other requested information.

Business Days:

For the purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Information Shared With Third Parties:

We may disclose information (including personally identifiable information) to third parties about you, your Savings Account and transactions related to the Savings Account: (i) where it is necessary to completing a transaction; (ii) in order to comply with any law or comply with the requirements of any governmental agency or court order; (iii) if you give us your written consent; (iv) to service providers

who administer the Savings Account or perform data processing, records management, collections and other similar services for us, in order that they may perform those services; (v) in order to prevent, investigate or report possible illegal activity; (vi) in accordance with our privacy policy; and (vii) as otherwise permitted by law. Please see our privacy policy for further details.

Our Liability for Failing to Make Transfers:

If we do not complete a transaction from your Savings Account on time or in the correct amount according to this Savings Addendum, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your Savings Account to make the transfer.
- (2) If a computer system was not working properly and you knew about the problem when you started the transaction.
- (3) If circumstances beyond our control (such as fire, flood, terrorist attack or national emergency) prevent the transaction, despite reasonable precautions that we have taken.
- (4) If any failure or malfunction is attributable to your equipment or to any internet service or payment system.
- (5) If your Access Information has been report as lost or stolen, if your Savings Account has been suspended by us, or we have reason to believe that the transaction is not authorized by you.
- (6) As authorized provided in this Savings Addendum.

Information about Your Right to Dispute Errors:

In case of errors or questions about your Savings Account, please contact us as soon as possible at 1-866-266-1909 or write to us at PO Box 2030, Rancho Cordova, CA 95670, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You will need to tell us: (1) your name; (2) your Account Number, (3) why you believe there is an error, (4) the dollar amount involved, and (5) approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Savings Account within 10 business days for the amount you think is in error, so that you will have 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 10 business days, we may not credit your Savings Account. For errors involving new Savings Accounts, we may take up to 90 days to investigate your complaint or question.

For new Savings Accounts, we may take up to 20 business days to provisionally credit your Savings Account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

Truth in Savings Disclosures:

The interest rates and annual percentage yields stated below are accurate as of April 1, 2020. If you would like more current interest rate and yield information, please call Customer Service at **1-866-266-1909** or visit **www.broodii.com**.

YOUR SAVINGS ACCOUNT FEATURES

Minimum Amount to Open the Savings Account	Maximum Savings Balance Allowed	Daily Savings Balance to Obtain Annual Percentage Yield (APY)
\$0	\$10,000	\$100
*interest earned that is credited to your savings account may exceed the \$10,000 maximum allowed balance.		
RATE INFORMATION:		
Daily Balance	Interest Rate	APY
\$100.00	1.0% on entire balance	1.0%
Your interest rate and annual percentage yield may change.		
Eligibility for Account Opening and Interest Earnings: You must deposit at least \$0 to open a savings account. To receive interest, you must have a minimum daily balance of \$100.		

Determination of Rate:

At our discretion, we may change the interest rate on your Savings Account.

Frequency of Rate Changes:

We may change the interest rate on your Savings Account at any time.

Balance Computation Method for Interest Calculation:

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Earn Annual Percentage Yield

You must maintain a minimum daily balance of \$100 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Compounding and Crediting Frequency:

Interest will be compounded and credited to your Savings Account on the last day of each statement cycle. Interest shall accrue until the day funds are withdrawn.

Accrual of Interest

Interest begins to accrue on the date funds are posted to your Savings Account.

Effect of Closing Your Savings Account:

If you close your Savings Account before interest is credited, you will not receive the accrued interest.

Sunrise Banks Privacy Notice

WHAT DOES SUNRISE BANKS, N.A. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information that we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> • Social Security Number and Date of Birth • Address of Residence and Government Issued Identification • Transaction History <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All Financial Companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons Financial Companies can share their customers' personal information; the reasons Sunrise Banks, N.A. chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Sunrise Banks, N.A. Share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes: to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes: information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes: information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For non-affiliates to market to you.	No	We don't share

QUESTIONS? Call 855-687-2036

WHO WE ARE

Who is providing this notice?	Sunrise Banks, N.A.
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WHAT WE DO

How does Sunrise Banks, N.A. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Sunrise Banks, N.A. collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none">• Open a Card Account or use your card• Pay your bills or make a purchase• Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">• Sharing for affiliates everyday business purposes— information about your creditworthiness,• Affiliates from using your information to market to you,• Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include financial companies such as University Financial Corp. dba Sunrise Banks.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <i>Sunrise Banks, N.A. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include prepaid card companies.</i>