

¹ Standard data rates, fees, and charges may apply

² Faster funding claim is based on a comparison of our policy of making funds available upon receipt of payment instruction versus the typical banking practice of posting funds at settlement. Fraud prevention restrictions may delay availability of funds with or without notice. Early availability of funds requires payor's support of direct deposit and is subject to the timing of payor's payment instruction.

³ Fees apply, see Account Agreement for details.

⁴ Fee may be assessed by reload location and may vary from location to location.

⁵ Mobile Check Capture is a service provided by Sunrise Banks, N.A. and Ingo Money, Inc., subject to the Sunrise Banks and Ingo Money Terms and Conditions, and Privacy Policy. Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Unapproved checks will not be funded to your account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for message and data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your account. See your Deposit Account Agreement for details.

⁶No ATM owner surcharge or ATM Cash Withdrawal Fees for domestic ATM withdrawals at MoneyPass® ATMs ("in-network ATMs"). Visit the Porte Mobile App for a list of in-network ATMs. All other ATMs may apply an owner's surcharge fee in addition to the ATM Cash Withdrawal Fee disclosed in your Deposit Account Agreement. Balance Inquiry Fees apply.

⁷ The Debit Card Overdraft Service is an optional service made available to eligible PORTE customers by Pathward, National Association. Once you enroll and meet the eligibility requirements, you will be charged \$20.00 for each transaction that overdraws your account by more than \$10.00, up to a maximum of five (5) fees per calendar month. To avoid that fee, you have twenty-four (24) hours from the time of the first transaction that creates the overdraft to bring your Account back to a zero (\$0.00) or a positive balance. Transactions subject to an overdraft fee are signature and PIN purchase transactions and ATM transactions. ACH Debit transactions are not eligible for coverage. Any negative balance must be repaid within thirty (30) days. **Whether we authorize an overdraft is discretionary, and we reserve the right not to pay.** For example, we typically will not pay overdrafts if you fail to meet the eligibility requirements for this service or you attempt too many transactions or transactions that create too large of an overdraft. Call us at 1-800-267-7080 or log in to your Mobile App for additional terms and conditions that apply, including initial and ongoing eligibility requirements for the service. **This service is expensive, so we encourage you to research alternatives before**

enrolling. Once enrolled, you may opt-out at any time; however, you are responsible to repay any overdrawn amounts on your account even if you opt-out of the service.

⁸ The optional Savings Account linked to your designated PORTE account is made available to Accountholders through Pathward, National Association, Member FDIC. To open a Savings Account, consent to receive communications from us in electronic form is required. Interest is calculated on the Average Daily Balance(s) of the Savings Account and is paid quarterly.

- An interest rate of 0.20% will be paid on your average daily balance with an APY of 0.20%.
- Additionally, the optional Porte Savings account allows you to earn a higher interest rate of 2.97% with an APY of 3.00% on an average daily balance of up to \$15,000 during a calendar quarter if you (i) receive at least \$3,000 in Qualifying Direct Deposits into your Porte Spending Account in that calendar quarter, AND (ii) make at least fifteen (15) Qualifying Debit Card Purchase Transactions from your Porte Spending Account in that calendar quarter. "Qualifying Direct Deposits" and "Qualifying Debit Card Purchase Transactions" have meaning ascribed to them in the Savings Account Agreement. The interest paid on average daily balances of over \$15,000.00 will be .20% with an APY range for this tier from 3.00% to 0.20%.

The interest rates and APYs of each tier may change. The APYs were accurate as of 1/1/2022. No minimum balance to open Savings Account. Savings Account funds are withdrawn through the Porte Account and transaction fees could reduce the interest earned on the Savings Account. See the Savings Account Agreement for more details. Funds on deposit are FDIC insured through Pathward, N.A. For purposes of FDIC coverage, all funds held on deposit by you at Pathward, National Association, will be aggregated up to the coverage limit, currently \$250,000.00.

⁹ After selecting a charity through your Mobile App, Populus will donate 0.05% of every debit card purchase transaction, subject to certain terms and conditions, made with your Porte Debit Card to a charity selected by you through the Mobile App. Netspend, Pathward, National Association, and Visa are not affiliated in any way with this offer and do not endorse or sponsor this offer.

¹⁰By activating and using a Porte Account, your participation in the rewards program is automatically activated. However, you may opt-out of the program at any time by visiting the Porte Perks page within the Porte App. The reward offers we choose and send to you are based on your shopping habits. We will not share any personal information about you with the merchants who sponsor offers. When you activate an offer and make a purchase with the card, the merchant will not know you are a rewards program customer, but you will become their customer. For more details about how and when you get rewarded, see the program FAQs and program terms and conditions. Cash back

rewards are credited to your Account and are not available in the form of a check or other direct payment method. Program sponsor: Netspend Corporation. Pathward, N.A., is not affiliated in any way with the program and neither endorses nor sponsors it.

PORTE is a deposit account established by Pathward, N.A., Member FDIC. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787.