

CARDMEMBER AGREEMENT — Self Financial Visa® Credit Card

Cardmember Agreement and Security Agreement

Thank you for choosing the Self Financial Visa® Credit Card. This Cardmember Agreement and Security Agreement (the "Agreement") explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement.

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. THIS PROVISION AFFECTS YOUR RIGHTS IN THE EVENT OF A DISPUTE WITH US, INCLUDING YOUR RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION LAWSUIT. THE ARBITRATION PROVISION CAN BE FOUND IN THIS AGREEMENT UNDER THE HEADING "ARBITRATION."

Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions.

DEFINITIONS

Capitalized terms not otherwise defined in this Agreement have the following meanings:

"Account" means your Self Financial Visa Credit Card account.

"Affiliate" means our parent corporations, subsidiaries and affiliates.

"Bank" means Lead Bank, the issuing bank of the Self Financial Visa Credit Card.

"Billing Cycle" means the time interval covered by a billing statement, which is approximately thirty days.

"Business Days" means Monday through Friday, excluding Federal Reserve Bank holidays.

"Card" means the Self Financial Visa Credit Card issued to you.

"Check" means any check we send to you to access your Account.

"Pricing Schedule" means the document entitled Pricing Schedule, which lists the APRs that apply to your Account and other important information.

"Prime Rate" means the highest U.S. Prime Rate published in The Wall Street Journal Money Rates table on the last business day of each month.

"Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.

"Security Agreement" means the portion of the Agreement entitled, "Security Agreement", which provides the terms applicable to your security deposit.

"We," "us" and "our" refer to the Bank.

"You," "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.

"Transaction Date" means the date shown on your billing statement for a transaction or fee.

ACCEPTANCE OF AGREEMENT

You accept this Agreement, and expressly agree to be bound by the terms, conditions, and disclosures of this Agreement if (i) you do not cancel your Account within 30 days after receiving a Card, or (ii) you use your Card. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

COMMUNICATIONS CONSENT

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You expressly consent and agree that Bank and our affiliates, agents, assignees and service providers may use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. You agree that Bank and our affiliates, agents, assignees and service providers may use any email address or any telephone number you provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. For any wireless (cell phone) number you provide, you represent that you are the subscriber or are authorized to consent to these communications on behalf of the subscriber. You agree that the Bank may monitor and record any telephone calls to assure the quality of our service or for other business reasons, and that you will advise us if your contact information changes.

SECURED ACCOUNT; PROVISION OF SECURITY DEPOSIT

The Account is a secured credit card account. In consideration of the creation of the Account and the issuance of the Card, you have agreed to provide a security deposit, in accordance with the terms of the Security Agreement below.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term of this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses

You may use your Account for Purchases. You promise to use your Account only for personal, family, or household purposes. You may not use it for illegal transactions. Purchases can only be made in the United States. We may decline any transaction at any time.

Authorized Users

At this time, we only support that you, as the cardholder, be the single user of the Card. We do not support additional authorized users. If you permit any person to use your Card, you will be liable for all transactions made by that person, including transactions for which you may not have intended to be liable.

Checks

If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase. You may not use these Checks to pay any amount you owe us.

Credit Authorizations

We do not guarantee approval of transactions. We may not authorize a transaction for security or other reasons, such as Account default, suspected fraudulent or unlawful activity, internet gambling, or any indication of increased risk related to the transaction. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.

Credit Lines

We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. If you exceed your credit limit, you will still remain liable for all credit you receive. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 Business Days.

Your initial credit limit is based on the amount of the Security Deposit that you initially deposited to the Security Deposit Account. However, we will

charge your \$25 annual fee to your Account, which will reduce your available credit by that amount.

Purchases

You may use your Account to make Purchases by presenting your Card or providing your Card number and additional information (for example, in online or telephone transactions) to participating merchants and establishments that honor the Card.

We will not be liable to you (or anyone else) if any ATM, merchant or other person cannot or will not process a purchase transaction permitted under this Agreement. Unless prohibited by applicable law, we may from time to time limit the type, number and dollar amount of any transaction, even if you have sufficient available credit to complete the transaction, and may terminate or suspend your use of the Card or the Account, with or without notice to you before or at the time we take such action.

Promise to Pay

When you use your Account or let someone else use it, you promise to pay the total amount of the Purchases made, plus all interest, fees and other amounts that you may owe us. We may limit or close your Account, but the terms of this Agreement will apply until you pay the Account in full.

Lost or Stolen Cards and Liability for Unauthorized Use

You must notify us immediately if your Card or Account information is lost or stolen, or you believe someone is using your Account or a Card without your permission. You may contact us by phone at 1-877-883-0999 or in writing to Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701. You agree to assist us in our investigation of the matter. If you do this and we find you not responsible, you will not be held liable for the unauthorized use of your Account.

To the extent not covered in elsewhere in this Agreement, Visa's Zero Liability Policy provides you with protections against certain unauthorized transactions on your Card. We will evaluate any such unauthorized transaction claims for which you notify us, and we limit your liability for such transactions to zero. However, we may increase your liability for such transactions if we reasonably determine, based on substantial evidence, that you were negligent or acted fraudulently in the handling of your Card or Account.

FEES

The following fees may apply to your account. If they do apply, you will find the amount in the Pricing Schedule. You agree to pay any fees that apply.

Annual Fee

We will charge an annual fee during your first billing cycle after you open your Account and every 12 months thereafter. The annual fee is treated as a Purchase transaction.

Late Fee

We will not charge a late fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the fifteenth day following the Payment Due Date, we will charge you a late fee. If your Minimum Payment Due is more than \$25, your late fee will be \$15. If your Minimum Payment Due is less than or equal to \$25, your late fee will be \$5, provided, however, that your late fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.

Returned Payment Fee

If you make a payment that is not honored by your financial institution, we will charge you a returned payment fee, even if the payment is subsequently honored after we re-submit it. The returned payment fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

INTEREST CHARGES

Applicable Rate



See your Pricing Schedule for information about the Annual Percentage Rate (APR) that applies to your Account.

Your Pricing Schedule may include a variable APR. The Variable APR is determined by adding the number of percentage points that we specify in the Pricing Schedule to the Prime Rate. The Variable APR will increase or decrease when the Prime Rate changes. An APR change will take effect on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due.

How We Calculate Interest Charges

We calculate interest charges each Billing Cycle. To calculate your balance for purpose of charging interest at the end of each Billing Cycle, we use a method called "Average Daily Balance (including new purchases)." This method involves a two-step calculation.

First, we calculate the "Average Daily Balance" by doing the following:

We take the beginning balance for Purchases each day during the monthly billing period, add any new Purchases posted that day, and subtract any payments that are applied to the Purchase transaction category for that day. This gives us the daily balance. We then add up all the daily balances for each day included in the monthly Billing Cycle, and divide by the total number of days included in the monthly Billing Cycle. That gives us the Average Daily Balance.

Next, we divide the applicable Annual Percentage Rate by 365. This gives us the "Daily Interest Rate".

Finally, we 1) multiply the Daily Interest Rate by the Average Daily Balance, then 2) multiply the result by the number of days in the Billing Cycle. This gives us the interest charge.

Grace Periods. We will not assess interest charges on any new Purchases posted to your Account, provided you have paid your previous month's balance in full (or your previous month's balance was zero or a credit amount). If you pay the "New Balance" amount on your previous billing statement by the Payment Due Date, as shown on that billing statement, we will not impose interest charges on new Purchases, or any portion of a new Purchase, paid by the Payment Due Date on your current billing statement. New Purchases are Purchases that first appear on the current billing statement.

When Interest Charges Begin. We begin to impose interest charges on a transaction from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described above.

MAKING PAYMENTS

Payment Instructions

- You must pay in U.S. dollars. Please do not send cash, checks or money orders. Sending cash is not allowed. You may only make electronic payments using either a U.S. bank account or debit card.
- You must pay us for all amounts due on your Account.
- We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars.
- We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.
- We credit your payments in accordance with the terms contained on your billing statement.
- If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.

Minimum Payment Due

You may pay all or part of your New Balance shown on your billing statement at any time. You must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. Your "Minimum Payment Due" equals:



- Any amount past due; plus
- The greater of:
 1. \$26; or
 2. 1% of your New Balance (excluding interest and fees) plus any interest charges, plus any late fees and returned payment fees, in each case as shown on your billing statement for the billing period.

The Minimum Payment Due may also include amounts by which you exceed your Account credit line. The Minimum Payment Due is never more than the New Balance. The Minimum Payment Due is rounded up to the nearest dollar.

How We Apply Payments

We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. In all cases, we will apply payments and credits as required by applicable law.

OTHER IMPORTANT INFORMATION

Default

You are in default if:

- you file bankruptcy or another insolvency proceeding is filed by you or against you;
- you provide us with any false or misleading information;
- we have a reasonable belief that you are unable or unwilling to repay your obligations to us;
- you die or are legally declared incompetent or incapacitated;
- you use a check or instrument for payment which is dishonored;
- any other creditor tries by legal process to take money of yours, including Funds (as defined in the Security Agreement), in our possession;
- you fail to comply with the terms of this Agreement or any Agreement with us or an affiliate, including failing to make a required payment when due, exceeding your Account credit line or using your Card or Account for an illegal transaction.

If you are in default, we may declare the entire balance of your Account immediately due and payable without notice.

Re-Verification of Credit Information

We can review any information you provided on your application at any time. This may include:

- requesting credit bureau reports;
- verifying your current credit standing; and
- verifying your employment, assets and income records.

Collection Costs

If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys' fees, court or other collection costs, and fees and costs of any appeal.

Automatic Account Information Updates

You may set up automatic billing or store your Account information with a merchant, wallet provider, or other third party. If your card information changes, which may include billing address, you authorize us to provide this updated information to any such merchant, wallet provider, or other third-party at our discretion. You must contact the merchant, wallet provider, or other third-party directly or remove your credit card information from the merchant site, wallet provider, or third-party if you wish to stop automatic billing or account updates.

Privacy Policy

We send you our Privacy Policy when you open your Account and annually. Contact us at help@self.inc if you would like a copy. Please read it carefully. It summarizes:

- the personal information we collect;
- how we safeguard its confidentiality and security;
- when it may be shared with others; and



- when it may be shared with others, and
- how you can limit our sharing of this information.

Reporting to Credit Reporting Agencies

We may from time to time review your credit, employment and income records. We may report the status and payment history of your Account to credit reporting agencies and other creditors. We normally report to credit reporting agencies each month. If you believe that the information we reported is inaccurate or incomplete, please write us at Lead Bank c/o Self Financial, Inc. 515 Congress Ave, Suite 2200, Austin, TX 78701. Please include your name, address, home phone number and Account number.

Cancellation of Your Account

- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement.
- We may cancel, suspend or not renew your Account at any time without notice.

Governing Law

Except as provided in the "ARBITRATION" section, this Agreement is governed by applicable federal law and by Missouri law, without regard to its choice-of-law rules.

Severability

If any part of this Agreement is found to be invalid, the rest of it will still remain in effect. However, if the waiver of class actions in the "ARBITRATION" section is invalidated in any proceeding in which you and we are involved, then the entire "ARBITRATION" section will be void with respect to that proceeding.

Enforcing this Agreement

We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.

Assignment of Account

We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

MILITARY BORROWERS

Statement of Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account).

Oral Disclosures

Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, or whether this section applies to you, please call 1-877-883-0999 anytime 24/7.

CONTACT US

Unless we tell you otherwise, you can notify us: by phone at 1-877-883-0999 or in writing to Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your e-mail address, mailing address or phone number.

STATE DISCLOSURES:

(1) MARRIED WISCONSIN RESIDENTS: You agree that no provision of any



(1) **MARIED WISCONSIN RESIDENTS:** You agree that no provision of any marital property agreement, unilateral statement under the Wisconsin Marital Property Law or court decree will adversely affect our interests

unless, prior to the time credit is granted, we are given a copy of the agreement, statement, or decree or we have actual knowledge of the adverse provision. **(2) CALIFORNIA RESIDENTS:** An applicant, if married, may apply for a separate account. Applicants: (1) may, after credit approval, use the credit card account up to its credit limit; (2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **(3) OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **(4) NEW YORK RESIDENTS:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 or visiting https://www.dfs.ny.gov/consumers/banking_money **(5) NEW YORK AND VERMONT RESIDENTS:** We may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application. **(6) DELAWARE AND OREGON RESIDENTS:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time. **(7) UTAH RESIDENTS:** As required by Utah law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

ARBITRATION

This Arbitration Provision does not apply if, on the date you submit your Application or on the date we seek to invoke our arbitration provision, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act, 10 USC § 987 and its implementing regulations, 32 CFR § 232.1, et sec. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-877-883-0999.

IT IS IMPORTANT THAT YOU READ THIS ARBITRATION PROVISION CAREFULLY. IT PROVIDES THAT YOU MAY BE REQUIRED TO SETTLE A CLAIM OR DISPUTE THROUGH ARBITRATION, EVEN IF YOU PREFER TO LITIGATE SUCH CLAIMS IN COURT. YOU ARE WAIVING RIGHTS YOU MAY HAVE TO LITIGATE THE CLAIMS IN A COURT OR BEFORE A JURY. YOU ARE WAIVING YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT, CLASS ACTION ARBITRATION, OR OTHER REPRESENTATIVE ACTION WITH RESPECT TO SUCH CLAIMS

Agreement to Arbitrate. In the event of a dispute, claim, or controversy between you and us arising out of or relating to this Account, or the relationships resulting from this Account or any other dispute between you or us ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either side requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY SHALL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. DISCOVERY AND APPEAL RIGHTS ALSO ARE LIMITED IN ARBITRATION.

Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular claim for relief, then after all appeals from that decision have been exhausted, that claim (and only that claim) must be severed from the

arbitration and may be brought in court.

Your Right to Go To Small Claims Court. We will not choose to arbitrate any individual claim you bring in small claims court or your state's equivalent court. However, if such a claim is transferred, removed or appealed to a different court, we may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act (FAA). Arbitration must proceed only with the American Arbitration Association (AAA) or JAMS. The rules for the arbitration will be those in this arbitration agreement and the procedures of the chosen arbitration organization, but the rules in this arbitration agreement will be followed if there is disagreement between the agreement and the organization's procedures. If the organization's procedures change after the claim is filed, the procedures in effect when the claim was filed will apply. For a copy of each organization's procedures, to file a claim or for other information, please contact:

- AAA at 1101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org (phone 1-877-495-4185) or
- JAMS at 620 Eighth Ave., Floor 34, New York, NY 10018, www.jamsadr.com (phone 1-800-352-5267).

If both AAA and JAMS are completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If you wish to begin arbitration against us but you cannot afford to pay the organization's or arbitrator's costs, we will advance those costs if you ask us in writing. Any request like this should be sent to Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you).

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appointed.

The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege;
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than \$100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the arbitration organization not later than 30 days after the original award issues. The appealing party pays all appellate costs unless the appellate panel determines otherwise as part of its award.

Claim Notice and Special Payment. If you have a Claim, before initiating an arbitration proceeding, you may give us written notice of the Claim ("Claim Notice") at least 30 days before initiating the arbitration proceeding. The Claim Notice must include your name, address, and account number and explain in reasonable detail the nature of the Claim and any supporting facts. Any Claim Notice shall be sent to us at Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701 (or such other address as we shall subsequently provide to you). If, and only if, (1) you submit a Claim Notice in accordance with this agreement on your own behalf (and not on behalf of any other party); and (2) an arbitrator, after finding in your favor in any respect on the merits of your claim, issues you an award that (excluding any arbitration fees or attorneys' fees and costs awarded by the arbitrator) is greater than the value of Bank's last written settlement offer made before an arbitrator was selected, then you will be entitled to the amount of the award or \$7,500, whichever is greater. If you are entitled to the \$7,500, you will receive in addition any arbitration fees or attorneys' fees and costs awarded by the arbitrator.

Any arbitration award may be enforced (such as through a judgment) in any court with jurisdiction.



Other Beneficiaries of this Provision. In addition to you and us, the rights and duties described in this arbitration agreement apply to: our Affiliates and our and their officers, directors and employees; any third party co-defendant of a claim subject to this arbitration provision; and all joint Account Holders.

Survival of this Provision. This arbitration provision shall survive:

- closing of your Account;
- voluntary payment of your Account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale by us of your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your Account is opened. You must send the notice of rejection to: Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701, ATTN: Compliance. Your rejection notice must include your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice also must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration provisions for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between you and us.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice contains important information regarding your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701. You may also contact us on the Web at www.self.inc/contact.

In your letter or on the Web, please give us the following information:

- Account information: Your name and account number;
- The posting date of the transaction in question;
- Dollar amount: The dollar amount of the suspected error; and
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

What Will Happen After We Receive Your Written or Electronic Notice

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the statement is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement, and we may continue to charge you interest on that amount. If we determine that we made a mistake, you will not have to pay the amount in question or any interest or fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:



- If we find that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not find that we made a mistake, you will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date that payment is due. If you do not pay the amount we think you owe, we may report you as delinquent.

If you receive our explanation but still believe your bill is wrong, and you write to us within 10 days telling us that you still refuse to pay, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the questioned amount, even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701, or electronically at www.self.inc/contact.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Security Agreement

This is the Security Agreement for your Account.

1. Security; Security Deposit Account

In consideration of and as a condition to our opening the Account for you and for other good and valuable consideration, you are providing or otherwise arranging for certain of your funds ("Funds") to serve as security for your Account. You authorize us to open a deposit account at Bank in your name and under our exclusive control (the "Security Deposit Account"), which will serve as security for your Account. You grant us a security interest in the Security Deposit Account, which will include any and all future additions to the Security Deposit Account. No portion of the Security Deposit Account may be used to secure other loans. The minimum amount required to be deposited in the Security Deposit Account is the amount of your Account credit line, but will not be less than \$100. You may make a transfer to the Security Deposit Account solely for purposes of funding your required security deposit. The Security Deposit Account will be solely owned by you. Funds in the Security Deposit Account at Bank are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum allowable limits. For more detailed information on FDIC coverage, contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342), (TDD: 1-800-925-4618) or visit www.fdic.gov.

a. If you have a Credit Builder Account. If you currently have a Credit Builder Account (managed by Self Financial) with Lead Bank or another bank, then (1) you agree that the certificate of deposit ("CD") that has been established in connection with your Credit Builder Account constitutes Funds that serve as security for your Account; (2) you grant us a security interest in the CD; and (3) you agree that Lead Bank has the sole and absolute right and authority to direct the disposition of the Funds held in the CD without your consent or agreement (subject to any prior lien of the bank holding the CD), and that you authorize and direct the financial institution with which you have established a Credit Builder Account to



institution with which you have established a Credit Builder Account to comply with such direction. Upon closure, default, or full repayment of your Credit Builder Account, you authorize and direct us to, on your behalf, cause the transfer from the CD to the Security Deposit Account, of an amount equal to your credit limit (at the time of the transfer) for your Account (or the full amount of the funds remaining from your CD, if less than your credit limit) and you authorize and direct the financial institution holding the CD to comply with such direction. Once Funds have been transferred from the CD to your Security Deposit Account, those Funds will continue to serve as security for your Account. We may choose, in our discretion, not to perfect our security interest in a CD held at another bank.

b. If you do not have a Credit Builder Account. If you currently do not have a Credit Builder Account, then you agree to transfer Funds from another funding source owned by you (such as a deposit account or prepaid card) to the Security Deposit Account to serve as security for your Account. Your Account will not be opened until your Security Deposit Account has been funded.

2. Withdrawals

You will not be permitted to make withdrawals from the Security Deposit Account (See Section 9 below for terms and conditions regarding return of the Funds and closure of your Account.) We will have the right to withdraw your funds from the Security Deposit Account as permitted under Sections 8 and 9 below.

3. Additional Funds

Other than depositing Funds to secure your Account, you will not be permitted to make deposits to the Security Deposit Account.

4. Security Deposit Account Statements

You will get a monthly Security Deposit Account statement as part of your Account statement.

5. Electronic Fund Transfers to or from your Security Deposit Account

You may fund your Security Deposit Account with an electronic fund transfer ("Transfer"). If we do not complete a Transfer to your Security Deposit Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. In case of errors or questions about your funding Transfers call us at 1-877-883-0999 or write us at Lead Bank c/o Self Financial, 515 Congress Ave, Suite 2200, Austin, TX 78701 as soon as you can, if you think your statement is wrong or if you need more information about a funding 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. (1) Tell us your name and Account number. (2) Describe the error or the Transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. 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 credit your Security Deposit Account within 10 Business Days for the amount you think is in error (if applicable), 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 Security Deposit Account (if applicable). For errors involving a new Security Deposit Account, we may take up to 90 days to investigate your complaint or question. For a new Security Deposit Account, we may take up to 20 Business Days to credit your Security Deposit Account (if applicable) for the amount you think is in error. We will tell you the results within three Business Days after completing our investigation.

6. Pledge and Grant of Security Interest

You understand that granting us a security interest in the Security Deposit Account (or the CD, to the extent that funds in the CD constitute the Funds that serve as security for your Account) is a necessary condition for opening your Account. Your Account will not be opened until you have either provided us a security interest in the CD or funded the Security Deposit Account. As security for the prompt payment and performance of all your

obligations to us arising pursuant to the Account ("Obligations"), you hereby grant a security interest to us in all of your right, title, and interest in the

Security Deposit Account, the CD (if any), and any and all Funds, including all proceeds of and additions to the Security Deposit Account, the CD, and the Funds. We may increase or decrease your Account credit line and no such action shall change the fact that the Security Deposit Account, the CD (if any), and the Funds, are held by us as security for the Obligations. You represent that there are no current lawsuits or bankruptcy proceedings that might affect our interest in the Security Deposit Account, the CD, or the Funds. You have not and will not attempt to transfer or offer any interest in the Security Deposit Account or the Funds to any person other than us. You and we acknowledge that subject to our possession of and security interest in the Security Deposit Account and the Funds, you retain beneficial ownership of the Security Deposit Account and the Funds held at the Bank for FDIC insurance purposes.

7. Interest on Funds

No interest will be paid on the Funds. If we do pay interest on Funds in the Security Deposit Account in the future, we will add it to the Security Deposit Account.

8. Application of Funds to the Account

If you are in default under the Cardmember Agreement or the Account is closed for any reason, you authorize us at any time(s) to withdraw all or any portion of the Funds from the Security Deposit Account or the CD and apply them to reduce your Obligations. Any such application of Funds will not constitute any part of the Minimum Payment Due under the Cardmember Agreement. You will continue to be responsible for making payments as required under the Cardmember Agreement and for repaying any outstanding Obligations. Our rights under this Security Agreement are in addition to any others we have under applicable law. We may make settlements or compromises on the Security Deposit Account, transfer the Security Deposit Account to our name, or exercise ownership rights on the Security Deposit Account. We are not required to notify you of any of the above.

9. Return of Funds

If we determine that you qualify for return of any Funds from the Security Deposit Account, we will return these Funds to you by a method we deem sufficient. If your Account is closed, we will return any excess Funds that remain in the Security Deposit Account after repayment of all Obligations. We generally return these excess Funds within ten days after the end of the second billing period following the time that Funds are initially applied to reduce your Obligations. If we mail a check to you, we will mail it to your mailing address on file with us for the Security Deposit Account. In the event of your death, we will not release Funds on deposit unless all Obligations have been repaid and all legal documents we require are delivered to us.

10. Confidentiality

We will disclose information to third parties about your Security Deposit Account or any transfers you make: (a) where it is necessary for completing a transfer, or (b) in order to verify the existence and condition of your Security Deposit Account for a third party, or (c) in order to comply with government agency or court orders, or (d) if you give us your written permission, or (e) as permitted by the privacy notice we have provided to you.

11. Legal Proceedings

We may comply with any writ of attachment, adverse claim, garnishment, tax levy, restraining order, subpoena, warrant, or other legal proceeding involving your Security Deposit Account which we believe to be valid. If your Account, your Security Deposit Account, or your Funds become involved or are likely to become involved in a legal proceeding, you understand that the entire balance of your Funds in the Security Deposit Account may be restricted until the matter has been resolved. Such proceedings are subject to our security interest. We shall be entitled to rely upon the representations, warranties, and statements made in such legal proceedings. You agree to hold harmless and indemnify us for any losses, expenses and costs, including reasonable attorneys' fees, incurred by us as a result of complying with such legal proceedings. In addition to the events of default set forth in the Cardmember Agreement, you will be in default

default set forth in the Cardmember Agreement, you will be in default under the Cardmember Agreement if we are served or become involved with a legal proceeding regarding the Funds or Security Deposit Account.

12. Miscellaneous

This Security Agreement and our security interest and rights as pledge hereunder are governed by Missouri law. We may, in our sole discretion, assign the Security Deposit Account and our rights and obligations under this Security Agreement. If we use an attorney to defend or enforce our rights under this Security Agreement or to perform any legal services in connection with this Security Agreement, we may charge you our legal costs as permitted by law. This Security Agreement is part of the Cardmember Agreement. The other terms of the Cardmember Agreement apply to this Security Agreement, and any disputes regarding the terms of this Security Agreement are subject to Arbitration as set forth in the Cardmember Agreement. The terms of this Security Agreement shall survive and continue to apply to the Security Deposit Account following closure of the Account or the Security Deposit Account, and shall be binding on you even if you cancel your Account or do not accept the Cardmember Agreement as permitted in the Cardmember Agreement. If any part of the Security Agreement is invalid, the rest of the Security Agreement will remain in effect.

Pricing Schedule

This Pricing Schedule is part of the Cardmember Agreement and Security Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	23.99% This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	Not Applicable.
APR for Cash Advances	Not Applicable.
Penalty APR and When it Applies	None.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	\$25.00 NOTICE: The annual fee will be assessed before you begin using your card and will reduce the amount of credit you initially have available. If your initial credit limit is \$100, your initial available credit will be only \$75. If your initial credit limit is \$125, your initial available credit will be only \$100. If your initial credit limit is \$150, your initial available credit will be only \$125. You may still reject this plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.
Late Payment	Up to \$15

Returned Payment

Up to \$15

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information. The Purchase APR is equal to the Prime Rate plus a margin of 20.74%. Variable APRs are based on the 3.25% Prime Rate as of April 1, 2020. The daily periodic rate is currently 0.06573%.

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All Credit Builder Accounts made by Lead Bank, Member FDIC, Equal Housing Lender, Sunrise Banks, N.A. Member FDIC, Equal Housing Lender or Atlantic Capital Bank, N.A. Member FDIC, Equal Housing Lender. Subject to ID Verification. Individual borrowers must be a U.S. Citizen or permanent resident and at least 18 years old. Valid bank account and Social Security Number are required. All loans are subject to ID verification and consumer report review and approval. Results are not guaranteed. Improvement in your credit score is dependent on your specific situation and financial behavior. Failure to make monthly minimum payments by the payment due date each month may result in delinquent payment reporting to credit bureaus which may negatively impact your credit score. This product will not remove negative credit history from your credit report. All loans subject to approval. All Certificates of Deposit (CD) are deposited in Lead Bank, Member FDIC, Sunrise Banks, N.A., Member FDIC or Atlantic Capital Bank, N.A., Member FDIC.

Lead Bank, Member FDIC, Equal Housing Lender
Sunrise Banks, N.A. Member FDIC, Equal Housing Lender
Atlantic Capital Bank, N.A. Member FDIC, Equal Housing Lender

The Self Visa® Credit Card is issued by Lead Bank, Member FDIC, Equal Housing Lender or Atlantic Capital Bank, N.A., Member FDIC, Equal Housing Lender.