Aven AutoPay Agreement

Important: This AutoPay Agreement ("Agreement") sets out the terms and conditions authorizing Aven Financial, Inc. ("Aven"), to debit your Designated Account (defined below). Please save or print this Agreement for your records. This Agreement will also be available in your Aven mobile app and on the aven.com website (or any successor sites or apps).

Payments for amounts owing on your Aven Card account ("Account") can be made from a checking or deposit ("Designated Account") through the Aven mobile app. When you select the Designated Account, you represent to Aven that you own the Designated Account and are authorized to initiate debits from the Designated Account and to direct Aven, Coastal Community Bank, any respective successor or assign of either party (collectively, "Servicer"), to withdraw funds from the account to pay balances due under your Account. If there are insufficient funds ("NSF") in your Designated Account on the specified withdrawal date, Servicer reserves the right to take payment in whole or in part when funds become available. In that case, fees may apply, such as NSF and late payment fees, and interest may be assessed on certain balances according to the terms of your Account agreement.

By enrolling in AutoPay, Servicer will debit your Designated Account each billing period on the date(s) ("AutoPay Date") under the applicable options below and in your selected amount(s) ("Amount"). To receive confirmation of the Amount transfer taking place ("Payment"), you can view your account using the Aven mobile app or online at my.aven.com (or any successor sites or apps), call your bank, or call Aven Customer Service at the number on the back of your Aven card.

AutoPay Options

When you enroll in AutoPay, you may be given some or all of the following options ("AutoPay Options"):

1. Statement Balance – Once Per Month: The Payment is the full balance shown on your monthly statement, less any credits or payments posted to your Aven account up to 1 business day prior to the due date shown on your monthly statement (the "Statement Due Date"). The AutoPay Date will be the Statement Due Date.
2. Current Balance – Once Per Month: The Payment for the month will be the current amount outstanding on your Aven account as of the Statement Due Date.
3. Current Balance – Twice Per Month: Each of the Payments for the month will be the current amount outstanding on your Aven account as of the AutoPay Dates. The AutoPay Dates will be (a) the Statement Due Date and (b), if the Statement Due Date is on or before the 14th of the month,14 days after the Statement Due Date or, if the Statement Due Date is on or after the 15th of the month, the date 14 days before the Statement Due Date.
4. Minimum Amount Due: The Payment will be the Minimum Amount Due shown on your monthly statement, less any payments posted to your Aven account up to 1 business day prior to the AutoPay Date. The AutoPay Date will be the Statement Due Date.
5. Fixed Custom Amount: The Payment will be the fixed custom amount you select ("Fixed Custom Amount"), except as follows: (a) if the Minimum Amount Due shown on the monthly statement is greater than the Fixed Custom Amount, we will debit the Minimum Amount Due, and (b) if the current amount outstanding on your Aven account is less than the Fixed Custom Amount, we will deduct the current amount outstanding. The AutoPay Date will be the Statement Due Date.

Additional Terms

A. No Payment will be taken if, as of the AutoPay Date, your Aven account has no amounts owing.

B. Regardless of the AutoPay Option selected, the Payment to be taken will never be less than the Minimum Amount Due, less any payments made prior to 1 business day before the AutoPay Date.

C. A Payment should not cause you to have a credit balance on your Aven account. But, if you manually make a payment within 1 business day of your AutoPay Date, you could cause a credit balance. We will not debit any AutoPay Amount that is greater than the current amounts owing on your Aven account on the AutoPay Date.

D. Returned payments may not be reflected at the time your monthly statement is produced.

E. If your AutoPay Date falls on a weekend or federal holiday, your Payment will be debited from your Designated

Account on the following business day. However, your Aven Account records will reflect that the payment was credited to your Aven Account on the AutoPay Date. For purposes of AutoPay, business days are Monday through Friday, except that federal holidays falling on Monday through Friday are not business days.

F. Servicer is authorized to debit Payments from your Designated Account consistent with your chosen AutoPay Option, subject to B. above, until you adjust or cancel AutoPay as described below.

G. You must have sufficient funds in the Designated Account on the AutoPay Date to cover the Payment.

H. If your Aven Account is canceled and there is an outstanding balance, Servicer may continue to debit Payments from your Designated Account unless you have canceled AutoPay as described below.

I. By enrolling in AutoPay as described herein, you may be eligible for cash back rewards in accordance with Aven's Cash Back Terms and Conditions and a discount on certain applicable percentage rates.

Adjusting or Canceling AutoPay

You may adjust or cancel AutoPay through the Aven mobile app or by logging into your Aven Account at my.aven.com. Your adjustment or cancellation must be done at least 2 business days before your next scheduled AutoPay Date. Aven may cancel AutoPay for you at any time for any reason and will provide you notice of such cancellation. AutoPay cancellation may affect your cash back rewards earnings and the annual percentage rate for your Account.