

Edge Finance inc. BUSINESS DEBIT CARD ACCOUNT AGREEMENT

As used in this agreement, the words "we", "our" and "us" means Edge Finance inc. and the words "you" and "your" means the owner, officer or employee of the business who has been issued a Edge Finance inc. Business Debit Card. The word "Card" refers to Edge Finance inc. Business Debit Card. The terms of this Disclosure Statement / Account Agreement are in addition to the Terms of Service you received upon opening your account. By signing, using and accepting the Card or by allowing anyone to use your Card, you agree to the terms and conditions of this Disclosure Statement / Account Agreement and that you will be responsible for all authorized and unauthorized transactions conducted using your Card.

- 1. Issuance of Cards:** You acknowledge that the Edge Finance inc. is providing such service to You as an accommodation party only and except as otherwise provided by law, Edge Finance inc. is not responsible in any way for the manner in which the Card(s) are utilized. The Edge Finance Inc. Card is issued by Lineage Bank, Tennessee ("Bank" or "Issuer") pursuant to license by Mastercard International Incorporated. The Lineage Bank], Member FDIC.
- 2. Use of your Card:** When you use your card to make an authorized transaction, you are authorizing us to withdraw funds from your account for the amount of the transaction. You will be assigned, or may select a Personal Identification Number ("PIN") for use with your card. You acknowledge that the PIN which you use with your card is an identification code that is personal and confidential and that the use of the PIN is a security method by which we are helping you to maintain the security of the account(s). Therefore, **YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS YOUR PIN.**

 - a) Mastercard POS Purchases.** You may use your Card to purchase goods and services from any retail establishment ("Merchant") that accepts Mastercard business cards. If you give your Card number to make a purchase without presenting the Card (such as Internet purchases), we will deduct the transaction from your primary checking account.
 - b) When you use your Card in person to make a purchase at a Mastercard merchant that accepts Mastercard Business Debit Cards, the merchant will obtain authorization for the amount of the transaction and if approved, we will reduce the amount of the available balance in your account by placing a temporary hold for the amount of the transaction. When the actual transaction is processed by us, your account will be debited and the temporary hold will be released. You agree to hold us harmless if we dishonor other POS or ATM transactions while the temporary hold is in place.**
 - c) ATM Transactions:** You may use your Card with your PIN at designated ATMs to withdraw cash.
 - d) Purchase (POS) Transaction.** You may use your ATM Card with your PIN at certain retail establishments ("Merchant") to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). The amount of such Purchases (including any cash obtained) will be deducted from your primary account.

3. Limitations on Card Use:

- a) The maximum daily amount you may withdraw in cash each day and/or to make purchases at designated ATMs and retail establishments (Merchants) will be up to \$200 each business day. This limit is provided the funds are available in your account.

The day for withdrawal limits starts at 8:00am each business day and ends at 8:00am the next business day. Weekends, including three day holidays are considered “one business day”. There are also certain limitations on the frequency of use of your Card each business day. These limitations are not revealed for security reasons.

You will be denied the use of the Card if you exceed the daily withdrawal or purchase limits, do not have adequate funds available in your account, you do not enter the correct PIN or you exceed the frequency of usage limitation. There is a limit on the number of such denials permitted.

For your security, if we notice excessive use of your Card that appears suspicious, we may restrict further use of your Card until we confirm the activity with you.

The following transaction, balance, and frequency of use limitations apply:

- You are permitted to conduct POS purchases per day with an aggregate maximum spend amount of \$15,000 per day.
- You are permitted to conduct POS purchases per week with an aggregate maximum spend amount of \$50,000 per week.
- You are permitted to conduct POS purchases per month with an aggregate maximum spend amount of \$150,000 per Month.

4. You may not use the Card for any illegal or restricted transaction, this includes internet gambling services. If you authorize a transaction, the approval may result in a hold for the amount of the transaction for up to thirty days even if you do not complete the purchase. A hold (which may be for more than the actual amount of transaction) also may be placed by the merchant in connection with a hotel or car rental transaction.
5. **Business Card Purpose:** You and any cardholder agree that this Card is for use by business owners and employees. The Card can be used for business purpose point-of-sale and ATM transactions only. The Card may not be used for personal purposes. You acknowledge and understand that the card shall not be treated as a consumer card under the provisions of state and federal law. You agree to provide instructions to all Cardholders that the Card shall not be used for consumer purposes. We assume all transactions are for business purposes. We do not monitor transactions to determine their purpose.
6. **Charges for Transactions:** You agree to pay any service charges applicable to your card. You should refer to our fee schedule and/or your account disclosure for the charges currently in effect. We reserve the right to change our fee schedule from time to time and to charge

your account in accordance with the fee schedule that will be provided to you at least thirty (30) days prior to the implementation date.

Notice of ATM Fees By Others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

7. **Purchase Refunds:** Any refund to you by a merchant must be made by credit to your account. No cash refunds are permitted.
8. **Illegal Activities:** You agree not to use your Card or Account to engage in activities deemed illegal by federal and/or state laws, including but not limited to Internet gambling. If you use your Card to engage in activities deemed to be illegal, you understand you will be liable for any transactions conducted.
9. **Unauthorized Transfers/Loss or Theft of Card/Errors or Questions:** You may not have the benefit of any consumer law limiting liability with respect to unauthorized use of your card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in this agreement.

Tell us AT ONCE if you believe your Card and/or PIN has been lost or stolen. If your Card and/or PIN are lost, stolen or used without your permission, you agree to notify us immediately by emailing us at Support@edgefi.appt and/or calling us at 503-451-0899.

We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card. If you or any authorized user furnishes a Card to another person, you shall be deemed to have authorized all transactions that may be accomplished by the Card.

You agree to examine your receipts and electronic statements using ordinary care and to report any errors to us within a reasonable period of time, not exceeding a total of 60 days from when the statement containing the error or problem was first mailed or made available to you. If you do not report within 60 days, we will be entitled to treat the information in the periodic statement as correct and you will be precluded from asserting otherwise. We will only re-credit your account for error or problems as required by law. Call or write us immediately with errors or questions at the telephone number listed below. If notified orally, we will require that you email us at the email noted above, including the following information:

- a) Name, account number, Card Number, and the dollar amount of the suspected error;
- b) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

10. **Business Days:** Our business days are Monday through Friday, excluding Federal Holidays.

11.**Liability:** We shall have no liability for losses you sustain when using the Card. You agree to notify Edge Finance inc. immediately if an employee who has been issued a Card has been terminated and is no longer authorized to conduct business on your behalf using the Card, so that we can cancel the Card and limit your liability.

12.**Limitations on Our Liability:** We will not be liable if:

- You do not have enough money on your account to make a transaction
- An ATM does not have sufficient cash
- A terminal or system is not working properly
- Circumstances beyond our control (such as fire or flood) prevent a transaction
- A merchant refuses to accept your card
- An ATM rejects your card
- There may be other limitations on our liability.

13.**Amendment of this Agreement:** You agree that from time to time we may amend or change the terms of this Agreement. We may do so by notifying you electronically of such amendments or changes and your use of the Card after the effective date of any such amendment or change shall constitute your acceptance of and agreement to such amendment or change.

14.**Ownership:** You agree that any card we issue is our property and you will surrender it to us upon our request, or upon the cancellation of your Card or closing of your account. We reserve the right to revoke your Card privilege at any time and to require you return your Card. You agree that we may terminate, limit or modify your Card access at any time without notice to you.

15.**Address Change:** You must notify Edge Finance inc. of any change in your business mailing address or telephone number by emailing us at Support@edgefi.app

16.**Cancellation of Card:** You or your company may cancel your Card at any time by emailing us at Support@edgefi.app We may cancel this agreement at any time. You or the company will be responsible for all transactions completed prior to the cancellation of your Card or this agreement.

17.**Replacement Cards:** A fee of \$5.00 will be assessed to your Account whenever we furnish you with a new card to replace one which you lost or destroyed. This fee will not be charged for cards we reissue to replace those cards that expire.

18.**Governing Law:** This Agreement and Disclosure Statement shall be governed by all applicable federal laws and regulations.