Terms and Conditions for Advantage Direct Savings Account

Effective Date: November 9, 2026

This Account Agreement sets forth the terms, conditions, and disclosures governing your online-only, ACH-exclusive savings account. By opening, maintaining, or using this Account, you agree to be bound by this Agreement, federal regulations, and the laws of the Commonwealth of Virginia.

Account Partnership & Affiliate Statement

- **Banking Services:** Banking services for the Advantage Direct Savings account are provided by **FVCbank** (“Bank”), Member FDIC.
- **Fintech Program Manager:** Technology and account facilitation services are provided by **Plinqit Inc.** ("Program Manager").
- **Information Sharing:** By opening an Advantage Direct Savings account, you authorize FVCbank and Plinqit to share your personal, financial, and transactional data with each other and their respective corporate affiliates. This data sharing is strictly to facilitate account servicing, automated savings features, and fraud prevention.

Account Structure and Ownership

- **Pooled Custodial Structure:** The baseline account is established and maintained at FVCbank. FVCbank serves as the account holder, holding the funds for the benefit of (F/B/O/) the individual end users.
- **FBO Designation:** The account is titled “FVCbank as agent exclusively FBO Plinqit HYS”
- **Program Manager Role:** Plinquit acts as your account servicer. FVCbank is the account custodian.
- **No Direct Bank Relationship:** You do not have an open direct account with the partner bank.

Fund Pooling and Insurance

- **Commingled Funds:** Your money mixes with funds from other users inside the shared FBO account.
- **Pass-Through FDIC Insurance:** Your balance is eligible to receive FDIC protection up to legal limits.

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1. Definitions and General Agreement

- **Definitions:** Key terms include "you/your/account owner/party" (the depositor), "we/our/us" (the financial institution), Debit transactions" (withdrawals) and "credit transactions" (deposits) include ACH transfers subject to specific account limitations in Section 3.
- **General Agreement:** This document, along with incorporated policies like the Privacy Policy and Electronic Fund Transfers, constitutes the binding agreement for your account. Use of the account signifies acceptance of these terms.

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2. Account Eligibility and Ownership

- **Digital Only:** This Account is an online-only product. We do not operate physical branches, nor do we provide branch-based teller services.
- **Eligible Customers:** This Account is available exclusively to natural persons who are legal residents of the United States. It must be used solely for personal, family, or household purposes.
- **Governing Law:** This Agreement, your Account, and any legal disputes arising from them are governed by federal law and the laws of the **Commonwealth of Virginia**, without regard to its conflict of law principles.
- **Individual Ownership Only:** This savings account is offered exclusively as an individual account to a single, sole owner.
- **No Joint Ownership:** Joint accounts, co-owners, or secondary account holders are not currently permitted under this offer.
- **Sole Control & Liability:** The named account holder maintains exclusive control over all deposits, withdrawals, and account management. The sole owner assumes full legal and financial responsibility for the account, including the reporting of all interest earned for tax purposes.

3. Electronic Fund Transfers (ACH) and Restrictions

- **ACH Exclusive:** This account permits electronic transactions exclusively via the Automated Clearing House (ACH) network.

4. Transaction Limits and Holds

- **Transfer Authorization:** By establishing a link to an external account, you grant us ongoing authorization to originate ACH debits and credits on your behalf based on your digital requests.
- **Transaction Limits:** Specific dollar and transaction velocity limits apply to all daily and monthly ACH transfers. These limits are fully detailed in your **Truth in Savings Disclosure** provided at account opening.
- **Funds Availability:** ACH deposits are subject to a standard holding period of 5 business days before they become available for withdrawal.
- **Hold Period:** You will earn interest during the hold period.
- **Unsupported Methods:** We do **not** accept or process cash deposits, paper checks, wire transfers, or physical money orders. Any physical checks or cash mailed to us will be rejected and returned to the sender.
- **Linked External Accounts:** To fund this account or make withdrawals, you must link it to a verified external checking or savings account held in your name at another U.S. financial institution.

4. Digital Security and Disclosures

- **Security Responsibility:** You are solely responsible for maintaining the confidentiality of your digital banking credentials, including usernames, passwords, and multifactor authentication (MFA) methods.
- **Regulation E Compliance:** Your rights regarding unauthorized electronic fund transfers are protected under federal Regulation E. You must notify us

immediately if you suspect unauthorized access or error. **See provided Reg E disclosure.**

- **Electronic Statements:** As a condition of this online account, you consent to receive all monthly statements, tax forms, and regulatory disclosures electronically. Paper statements are not provided.

5. Interest and Virginia Legal Compliance

- **Variable Interest:** This account earns interest at a variable rate. Both the interest rate and APY are subject to change at any time at the discretion of our partner bank, without prior notice or limitation.
- **Interest Calculation:** Interest is calculated daily based on the account's interest-eligible balance, rather than the standard daily balance.
- **Interest Accrual & 5:00 PM EST Cutoff:** You will earn interest during the hold period**.** Interest begins to accrue on the calendar day following your deposit submission to the ACH processor. Deposits submitted to the ACH processor made by before the 5:00 PM EST cutoff on a business day are generally considered submitted that same day. Deposit submissions initiated after the 5:00 PM EST cutoff, on a weekend, or on a federal holiday are submitted on the next business day, with interest beginning to accrue on the following calendar day.
    - Consequently, the balance utilized for interest calculation may differ from the account's current or available balance.
- **Compounding and Crediting:** Interest compounds monthly on the final calendar day of the month and is credited to the account on the first calendar day of the subsequent month.
- **Legal Processes:** We comply with valid legal orders, including garnishments, tax liens, and levies issued under **Virginia Code Title 8.01**. Funds may be frozen or released in accordance with such orders.
- **Dormancy and Escheatment:** In accordance with the **Virginia Disposition of Unclaimed Property Act (Va. Code § 55.1-2500 et seq.)**, any account that reflects an **inactivity period of two (2) years** will be classified as dormant. If the account remains inactive for the remaining statutory timeframe, the account will be closed and the remaining balance will be escheated to the Commonwealth of Virginia.

6. Customer Service and Support Contact

- **Support Channels:** Because this is an online-only financial product, standard in-branch help is unavailable. You can access live customer support through three channels:
    - **Phone Support:** Call our dedicated service line at **1-877-355-7808** during active support hours.
    - **Email Support:** Submit inquiries to **support@advantage.fvcbank.com** for electronic record keeping.
    - **Secure Message:** Submit Inquiries via the secure message center to **support@advantage.fvcbank.com.**

7. Amendment and Account Closure

- **Termination by You:** You may close your account at any time by executing a final withdrawal to your linked external account.
- **Termination by Us:** We reserve the right to suspend or close your account at any time, with or without prior notice, due to fraudulent activity, a zero balance, or a violation of any provision within this Agreement.