

## SCHEDULE OF FEES

| Maintain Checking Account              |  |
|--|--|
| Monthly Maintenance Fee                | <p>\$19.99.</p> <ul style="list-style-type: none"> <li>We charge this fee to maintain your Checking Account.</li> </ul>  |
| NinjaForce® Cardholders Only           | <p>If your card fulfillment package indicates you are a NinjaForce® cardholder, then we:</p> <ul style="list-style-type: none"> <li>waive your first Monthly Maintenance Fee; and</li> <li>automatically rebate \$9.00 of the Monthly Maintenance Fee in the form of a \$9.00 monthly deposit to your Savings Account.</li> </ul>  |
| Spend Money                            |  |
| Signature/Non-PIN Purchase Transaction | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for domestic signature or non-PIN purchases.</li> </ul>   |
| PIN Purchase Transaction               | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for domestic purchases when you use your PIN.</li> </ul>  |
| Withdraw Cash                          |  |
| ATM Withdrawal                         | <p>\$3.00.</p> <ul style="list-style-type: none"> <li>In addition to our fee, the ATM owner or network operator may charge a fee even if you do not complete the transaction.</li> </ul>   |
| Cash Back with PIN Purchase            | <p>None.</p> <ul style="list-style-type: none"> <li>Select "Debit" and enter your PIN to get cash back when making a purchase.</li> </ul>  |
| ATM Balance Inquiry                    | <p>None.</p> <ul style="list-style-type: none"> <li>Although we charge no fee, the ATM owner or network operator may charge a fee.</li> </ul>  |
| Use Your NinjaCard® Outside the U.S.   |  |
| Foreign Transaction                    | <p>3% of the U.S. dollar amount of each purchase transaction that is at least \$1.00 and is made:</p> <ul style="list-style-type: none"> <li>in a foreign currency; or</li> <li>in U.S. dollars but processed outside the U.S.</li> </ul>  |
| International ATM Withdrawal           | <p>3% of the U.S. dollar amount of the foreign currency withdrawal.</p> <ul style="list-style-type: none"> <li>In addition to our fee, the ATM owner or network operator may charge a fee even if you do not complete the transaction.</li> <li>Any fee charged by the ATM owner or network operator will be included in the total amount withdrawn from your Checking Account and will apply to the daily ATM withdrawal limit.</li> </ul>  |
| Add Money                              |  |
| Direct Deposit                         | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for Direct Deposits to your Checking or Savings Account.</li> </ul>   |
| External Transfer                      | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for external transfers between your Checking or Savings Account and any linked external bank account.</li> </ul>  |
| Internal Transfer                      | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for internal transfers between your Checking Account and your Savings Account.</li> </ul>   |
| Earn Money                             |  |
| Monthly Savings Reward                 | <p>\$10.00.</p> <ul style="list-style-type: none"> <li>We deposit a Monthly Savings Reward to your Savings Account for each Program Month in which you meet the Monthly Savings Reward Requirements:                             <ul style="list-style-type: none"> <li>authorizing at least \$500 of Qualifying Direct Deposits;</li> <li>avoiding any negative balance or fee delinquency in your Checking and Savings Accounts; and</li> <li>avoiding any charge delinquency in your optional line-of-credit, if any.</li> </ul> </li> </ul> <p>The amount of your Monthly Savings Reward may increase as you advance through our belt-levels rewards program. See <a href="#">Section XVI</a> (Rewards Program).</p> |

| Manage Your Account  |   |
|--|---|
| Paper Statements   | <p>\$5.00 per statement.</p> <ul style="list-style-type: none"> <li>We charge this fee if you elect to receive all your monthly statements—or any designated monthly statement—in paper form.</li> </ul>  |
| Electronic Statements  | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee to deliver your monthly statements—or a particular statement—in electronic form.</li> </ul>  |
| Replacement Card—Express Delivery  | <p>\$25.00.</p> <ul style="list-style-type: none"> <li>We charge this fee if you elect express delivery of a replacement card.</li> </ul>   |
| Replacement Card—Ordinary Delivery   | <p>None.</p> <ul style="list-style-type: none"> <li>We charge no fee if you elect ordinary delivery of a replacement card.</li> </ul>   |
| Balance Inquiry  | <p>None.</p> <ul style="list-style-type: none"> <li>You may obtain the balance of your Checking and Savings Accounts at no charge by using online Account access at <a href="http://www.ninjacard.com">www.ninjacard.com</a> or calling 855-646-5242 (855-NINJA42).</li> <li>We do not charge a fee for ATM balance inquiries, but the ATM owner or network operator may charge a fee.</li> </ul> |
| Account Alerts   | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for email or text alerts, which you may elect to enable through your online Account access.</li> <li>For text alerts, your wireless service provider may charge a standard text messaging rate.</li> </ul>   |
| Live-Agent Customer Service Call   | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee when you call our Customer Service at 855-646-5242 (855-NINJA42) and speak with a live agent.</li> </ul>   |
| Legal Process  | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for handling legal process we receive on your Account such as a garnishment, tax levy, or child support order.</li> </ul>  |
| Other Fees   |   |
| Return of ACH Debit  | <p>None.</p> <ul style="list-style-type: none"> <li>We do not charge a fee for an ACH debit that is returned unpaid after being presented to your Checking or Savings Account.</li> </ul>   |
| Stop Payment of Preauthorized Transfer   | <p>\$15.00 each</p> <ul style="list-style-type: none"> <li>Our fee applies to each stop-payment order you issue on a preauthorized transfer from your Checking or Savings Account.</li> </ul>   |
| Transaction Limits   |   |
| <p>Note: ATM and card transactions may also be limited in frequency or amount by the ATM owner, network operator, or POS merchant.</p>             |   |
| Daily Limit for Signature/Non-PIN Purchases  | \$2,000.  |
| Daily Limit for PIN Purchases  | \$4,000.  |
| Daily Limit for ATM Cash Withdrawals (domestic or international)   | \$310.  |
| Daily Limit for Internal Transfers   | None.   |
| Daily Limit for Online Banking External Transfers (i.e., transfers to or from an external bank account you have linked to your NinjaCard® Account) | \$2,000.  |
| Daily Limit for Card Transfers (i.e., account-to-account, non-ACH transfers)   | \$2,000   |
| IMPORTANT NOTICES  |   |
| Minimum Deposit to Open Account  | <p>None.</p> <ul style="list-style-type: none"> <li>We do not require a minimum initial deposit to open your Checking or Savings Account.</li> </ul>  |
| Maximum Deposit to Open Account  | <p>\$2,500.</p> <ul style="list-style-type: none"> <li>When you open your Checking and Savings Accounts, your aggregate initial deposit may not exceed this amount.</li> </ul>  |