DingoBlu Financial, Inc.

CONSUMER ACH AUTHORIZATION AND AGREEMENT

DingoBlu Financial, Inc. (“DingoBlu”) is a financial technology platform, not a bank. Banking services are provided by MVB Bank, Inc., Member FDIC (“Bank”). Where this Agreement uses "we," "our," or "us," that refers to the Bank, whether acting directly or through DingoBlu as its service provider.

I acknowledge that the “Pay & transfer” feature allows me to request Bank to electronically transfer funds via the Automated Clearing House (“ACH”) between my eligible DingoBlu account(s) and my external account(s) at other financial institutions (“External Account(s)”) once I have successfully registered my External Linked Account(s). Bank originates these ACH transfers, and DingoBlu acts as Bank’s service provider in processing them. The feature includes:

- One-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and dollar amount that I request through the Pay & transfer feature of the DingoBlu mobile app or website
- Recurring transfers, which allow me to initiate recurring transfers at regular intervals that I have established through the Pay & transfer feature of the DingoBlu mobile app or website
- Any other ACH transfer feature that DingoBlu may make available, but only after I separately authorize that feature.

Subject to the terms of the Pay & transfer feature, my Deposit Account Agreement and, if applicable, my Savings Account Agreement, each with Bank, and the terms of my other agreements with us, I hereby authorize Bank to initiate electronic credit/debit entries to my eligible DingoBlu account(s) and each registered External Linked Account indicated at the time the transfer is requested for various amounts at varying times by making on-demand transfers pursuant to my instructions and/or fixed amount at the frequency I have selected by making recurring transfers pursuant to my instructions (a “Preauthorized Transfer”). Any limits on the amount or frequency of transfers, and any fees, are disclosed in my Deposit Account Agreement and, if applicable, my Savings Account Agreement. If any transfer date falls on a weekend or bank holiday, I understand and agree that the transfer may be executed on the next business day, or as soon as reasonably possible.

I hereby represent and warrant that I have all necessary right, power, and authority to debit and credit my DingoBlu account and any External Linked Account(s) registered and that all information or instructions that I provide to Bank and DingoBlu in relation to any ACH transfer is complete and accurate. I agree that ACH transactions I authorize comply with all applicable laws.

Should an incorrect amount be withdrawn from or deposited into my External Linked Account(s) or my DingoBlu account(s), I authorize Bank to correct the error by debiting/crediting my External Linked Account(s) or my DingoBlu account(s). Any such correcting entry will be made consistent with the Nacha Operating Rules governing reversals (including their timing and permissible-reason limits), and nothing in this paragraph or this Agreement limits or waives my error-resolution and unauthorized-transfer rights under the Electronic Fund Transfer Act and Regulation E or my Deposit Account Agreement and, if applicable, my Savings Account Agreement, each with Bank.

This authorization remains in full force and effect until I revoke it by notifying us orally or in writing, by phone or by email, in such time and manner as to afford us a reasonable opportunity to act on it. I may send notice to: support@dingoblu.com or contact by phone at 1 (866) 593-4646.

To stop or cancel a Preauthorized Transfer, I will notify us, orally or in writing, at least three (3) business days before the scheduled transfer date. If you want to permanently stop all recurring payments to a specific merchant, you may be required to put your request in writing within fourteen (14) days after you call. If we ask you to put your request in writing, you will need to tell us, the name of the payee, the dollar amount of the payment and the date of the payment. If written stop payment notification is required but is not received within fourteen (14) days, only the first payment you notified us of will be stopped, and future payments will not be stopped. We will charge you the Stop Payment fee shown in the Fee Schedule of your Deposit Account Agreement and, if applicable, your Savings Account Agreement for each stop-payment order you give.

I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the Nacha Operating Rules. I request that the financial institution holding my External Account(s) honor all transfers initiated in accordance with this authorization.

DingoBlu will provide me with a copy of this ACH Authorization Agreement, available to view and download in the DingoBlu mobile app or website, and I may print or save a copy for my records.

Customer signature collected electronically: