

Crew Finance, Inc.

Deposit Account Agreement

Last Updated: Feb 25, 2026

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TERMS AND CONDITIONS FOR YOUR BANGOR DEPOSIT ACCOUNT. IMPORTANT ACCOUNT INFORMATION - PLEASE READ.

AS SET FORTH BELOW, ANY CLAIM, DISPUTE, OR CONTROVERSY OF WHATEVER NATURE ARISING OUT OF OR RELATING TO THIS AGREEMENT WILL BE RESOLVED BY FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE "DISPUTE RESOLUTION" PROVISION CONTAINED IN THIS AGREEMENT. THIS AGREEMENT ALSO INCLUDES A WAIVER OF CLASS ACTION AND YOUR RIGHT TO A JURY TRIAL. PLEASE READ THE "DISPUTE RESOLUTION" SECTION CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS AND MAY BE ENFORCED BY US. YOU MAY OPT OUT OF ARBITRATION BY NOTIFYING US WITHIN 60 DAYS OF ACCOUNT OPENING AS SET FORTH IN THE ARBITRATION AGREEMENT BELOW. BY ENTERING INTO THIS AGREEMENT, YOU EXPRESSLY ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND ALL OF THE TERMS OF THIS AGREEMENT AND HAVE TAKEN TIME TO CONSIDER THE CONSEQUENCES OF THIS IMPORTANT DECISION.

Contact Us:

- You may contact us any time by emailing us at support@trycrew.com.
- You may call us at (888) 853-5506 between the hours of 8 a.m. and 6 p.m. Mountain Time, on business days.
- You may write to us at 2000 Ashton Blvd #175, Lehi, UT 84043.

1. Agreement

This Bangor Savings Bank Account Agreement ("Agreement") is made between you ("you", "your") and Bangor Savings Bank ("Bank", "we", "us", "our") and governs the use of your deposit account ("Account") issued by the Bank. This Agreement includes and incorporates by reference our Privacy Policy, and all fee schedules disclosures ("Fee Schedule") and materials provided to you before and

when you applied for and/or opened your Account, and any supplements or amendments to this Agreement. This Account is offered to you in partnership with Crew Finance, Inc, a third-party partner ("Partner"), which provides services to you and the bank in connection with your Account. Your Account may consist of a Checking Account, a Savings Account, and Sub-Accounts for Child Authorized Users. Your Account may consist of an individual deposit account established in your name or a beneficial interest in a pooled account established in the Bank's name, for the benefit of you and other customers. If you add a Joint Owner, the Account will be titled jointly in both owners' names and treated as a joint tenancy with right of survivorship account (JTWROS) for FDIC ownership purposes where applicable law permits. You understand and agree that your funds may be pooled into a single account with the funds of other customers, but we will keep track of the balances we hold in your name. You agree to appoint the Bank as your agent to hold funds in an account or deposit those funds in accounts for your benefit at one or more FDIC-insured banks.

Use of your Account remains subject to Partner's Terms of Use as updated from time to time ("Partner's Terms of Use") and Partner's Privacy Policy as updated from time to time ("Partner's Privacy Policy"), and any other agreements between you and Partner that apply to your use of products and services provided by Partner, and any other features, technologies, and/or functionalities offered by Partner on its website, mobile app, or through any other means. This Agreement is provided to you in electronic format pursuant to the Partner's E-Sign Agreement that you are required to accept and agree to at or before the time you open your Account. Partner may offer other services to you which are not governed by this Agreement. Those products and services are not provided by the Bank, except as otherwise stated in an agreement you have with us, and we disclaim responsibility for all such products and services to the fullest extent permitted by law.

Please read this Agreement carefully and retain it for future reference. By applying for, opening, using or continuing to hold an Account, you agree to be bound by this Agreement as well as any other agreement or document we may provide to you from time to time in connection with your Account. Continued use of the Account means your ongoing agreement to this Agreement, as amended from time to time. By continuing to use the Account, you further agree to pay any fees due and outstanding associated with the Account, including giving us the right to collect such fees directly from the Account balance. You are responsible for the accuracy and completeness of all information supplied to the Bank and Partner in connection with the Account and its services. This Agreement and the deposit relationship do not create a fiduciary relationship between you and the Bank. You will receive a separate set of Account Disclosures which will include schedule of rates, qualifying balances, transaction limits, and fees if they are not included in this Agreement, as applicable, which are incorporated into this Agreement by reference.

If there is a conflict between this Agreement and any other document or statement made to you concerning the Account, this Agreement will govern. If there is a conflict between this Agreement and any other document or statement made to you by the Bank concerning any services or products other than the Account and related banking services provided by the Bank, the separate terms and conditions applicable to that service or product will govern.

2. Accessing Your Account

The Account is accessed through the mobile application hosted by Partner ("Mobile App") and websites owned by Partner ("Sites"). The Mobile App and Sites together are defined as "Online Services." Online Services are provided by Partner and not by the Bank. To the extent permitted by law, Bank disclaims liability for all losses you may incur as a result of your use of the Online Services or any act or omission of Partner. Neither the Bank nor Partner is responsible for any costs you incur to maintain internet access, mobile device data and telecommunication services, or an email account. You may not access your Account by visiting a Bank branch or location.

3. Amendments and Modifications

This Agreement may be amended or changed by the Bank in its sole discretion at any time by posting the amended documents (including this Agreement) on the Bank's website or the Online Services, or notifying you of the amendments using any of the contact information we have on file for you. And any such amendment will be effective upon such posting to the Online Services, upon sending you a notice of the change, or on the effective date specified in the notice of the change. The current Agreement is available at <https://www.trycrew.com/deposit-agreement> or in the Mobile App. For any adverse changes to this Agreement, we will provide you reasonable notice in writing or by any method permitted by law. However, if a change is made for security purposes, such change can be implemented without prior notice. Your continued maintenance or use of the Account after the change will be deemed acceptance of any change and you will be bound by it. To reject the change, you must stop using your Account and close your Account before the effective date of the change. Your termination of this Agreement does not affect any of our rights or your obligations arising under this Agreement prior to such termination.

4. Our Privacy Policy

Your privacy is very important to us. All services offered by Partner in connection with this Account, including the Online Services, and by Bank are subject to Partner's Privacy Policy and the Bank's Privacy Policy. Please carefully review Partner's Privacy Policy and the Bank's Privacy Policy for more information. The Bank's Privacy Policy is available at <https://www.bangor.com/privacy-policy> and Partner's Privacy Policy is available at <https://www.trycrew.com/privacy>.

5. Account Information

Your Account is a consumer deposit account, and may not be used for commercial purposes. A consumer deposit account is a deposit account that is held or maintained for primarily personal, family, or household purposes.

We may refuse to process any transaction that we believe may violate the terms of this Agreement or Partner's Terms of Use, or for any other reason in our sole discretion. The Account cannot be owned or titled as a trust account, a Uniform Transfers to Minors (UTMA) account or a Payable-On-Death (POD) account. Please see our Important Information About Your Account disclosure for details about your account at <https://www.bangor.com/getmedia/62653d72-ec3c-4833-9a26-20a9ff4b9abd/IIAYA.pdf>.

6. Opening the Account

To open an Account, you must successfully complete the application through the Online Services, meet all of our eligibility requirements, and follow all directions we provide to open your Account. By submitting an application to open an Account, you authorize us to obtain information about you from time to time from consumer reporting agencies, check verification services, our subsidiaries and affiliates, and other third parties for the purpose of considering your Account application or any other purpose permitted by applicable law. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time. If we are not able to validate your identity or authenticity to our satisfaction, we may not open the Account.

If you add a Joint Owner you will need to provide sufficient information for Partner to provide them access to the Platform and confirm that they are eligible for access to the Platform.

6.1. 13+ Child Users

A 'Child Authorized User' is defined as a person who is authorized by an Account Holder or Joint Owner to access a sub-account through the Platform. If you or a Joint Owner adds a child who is at least 13 years old but not yet 18 years old ("13+ Child User") to your account as a Child Authorized User, you or Joint Owner (either a parent or legal guardian) will provide the information to Crew that is necessary to add the 13+ Child User as a Child Authorized User. After adding the 13+ Child User as a Child Authorized User to the Crew Account, Partner will only collect and use Personal Information for 13+ Child Users that is reasonably necessary for their use of the Online Services, including their name, date of birth, phone number, email address, and mailing address. We also collect technical information and utilize cookies and analytics technologies when they engage with our Platform.

6.2. Under 13 Users

If you or a Joint Owner adds a child under the age of 13 years old ("Under 13 User") to your Account as a Child Authorized User, you or a Joint Owner (either a parent or legal guardian) will provide the information to Crew that is necessary to add the Under 13 User as a Child Authorized User. After adding the Under 13 User as a Child Authorized User to the Crew Account, Crew will only collect and use Personal Information related to the Child Authorized User for the purpose of providing Online Services, and any such information will not be shared with third parties for any purpose not required or permitted by law. We also collect technical information and utilize cookies and analytics technologies when they engage with our Platform.

7. Eligibility

The Bank will determine your eligibility for an Account in its sole discretion. An Account is only available to United States citizens or lawful permanent residents of the fifty (50) United States ("U.S.") or the District of Columbia who are at least 18 years of age (or the age of majority in their state of residence),

have a U.S. physical address or with military addresses (APO or FPO), have a valid social security number or tax identification number, and meet all of the Bank's eligibility criteria. You must also agree to go paperless. This means that you must (1) provide us with and maintain a valid email address and (2) agree to accept electronic delivery of all communications by consenting to the Bank's and/or Partner's E-Sign Agreement in accordance with our instructions. We may decline to open an Account to you for any lawful reason. We are not liable for any damages or liabilities resulting from refusal of an Account relationship.

If you add a Joint Owner, each Joint Owner must independently satisfy the eligibility requirements above, complete onboarding, and consent to electronic delivery. We may decline to add a Joint Owner for any lawful reason.

8. Joint Owner and Child Authorized Users

You may be permitted to add a Joint Owner or one or more Child Authorized Users (collectively "Family Users") to your Account. Any Child Authorized User who uses the Online Services must do so only as authorized by their parent or legal guardian, who must be of majority age. You acknowledge that terms of this Agreement will apply to you and each Family User, and you expressly accept the terms of this Agreement on behalf of yourself and each Family User. You further agree to and accept full responsibility for each Family User's use of the Online Services, including, (a) any transactions made by a Family User on the Account or their Sub-Account, (b) any transaction made by a Family User even if the posted date shown on your statement for that transaction occurs after the date you ask us to remove that Family User or Family User's Sub-Account from your Account, (c) any transaction made by others if a Family User allows them to use the Account or their Sub-Account, (d) fees and charges resulting from any transaction made by a Family User or others if a Family User allows them to use the Account or their Sub-Account, and (e) any other financial charge and legal liability that a Family User may incur in connection with their use of the Account or their Sub-Account. By adding a Family User and enabling their access to the Account or creating their respective Sub-Account, you represent that you have permission from each one to allow us to share their information with you and any Joint Owner as allowed under applicable law. This includes information we get from you, any Joint Owner or Child Authorized User, and information about their transactions and use of our Online Services.

8.1. Joint Owner

You may add one Joint Owner to your Account, subject to our approval and all eligibility requirements in this Agreement. If you add a Joint Owner, the Account will be established as joint tenants with rights of survivorship (JTWROS). We do not offer other joint ownership forms. A Joint Owner must complete onboarding and electronically sign this Agreement.

The Joint Owner has the same ownership rights and transactional authority as you over the Account, including any Checking, Savings, and Sub-Accounts. Either Joint Owner may, acting alone, initiate transactions, view information, add or remove Child Authorized Users, request services, and receive notices and Statements. Both Joint Owners must consent before removing the other Joint Owner from the Account.

One joint owner is not authorized to remove another joint owner from the title of the account, but may, however, withdraw all of the funds from the account or close the account. While you may request that

the names on your account be connected with the word "and", you agree that we may treat the account like any other joint account and that we may rely on the instructions and/or signature of any one owner, and the rules in this Agreement will apply. Upon the death of a joint owner, the account balance is owned by the surviving owner(s), subject to our right to reimbursement from the account and our right to setoff and security interest in the account, and the estate of the deceased joint owner has no interest in the account. If more than one joint owner survives, they will own the account as joint tenants, with the right of survivorship and not as tenants in common.

Each Joint Owner is jointly and severally liable for all obligations, fees, and debts arising under this Agreement. We may exercise setoff against the Account for debts owed by either or both Joint Owners, subject to applicable law.

8.2. Child Authorized User

A Child Authorized User may be limited in the functionality they can initiate with regards to their Sub-Account. We reserve the right to modify or restrict the features, transaction types, and limits available to Child Authorized Users at any time and at our sole discretion.

8.3. When a Child Authorized User Reaches the Age of 18

When any Child Authorized User reaches the age of 18 ("18+ User"), or the age of majority in their state of residence if different, you understand and agree that we may offer the 18+ User the ability to apply for an independent Account, subject to our approval.

By accepting this option, the 18+ User chooses to create their own individual account with us ("Independent Account") and transfer all of the assets held in the Sub-Account under your Account, which you authorized the 18+ User to use under this Agreement, to their Independent Account, including, but not limited to, (1) all cash in their Sub-Account; (2) all data associated with their Sub-Account that we and the Program Manager have on file, including, but not limited to, your and the 18+ User's nonpublic Personal Information and transaction history associated with their Sub-Account; and (3) any other assets to which the 18+ User had access in connection with their Sub-Account and was authorized to use ("18+ User Assets"). They will also receive all other features of an Account, for which they will be personally liable in their individual capacity. You give express permission to legally and beneficially transfer ownership of all such 18+ User Assets over to the 18+ User when they choose to exercise this option, and you relinquish all title, ownership, access, and other rights to the 18+ User Assets. The 18+ User Assets are subject to our right of setoff described in this Agreement. Prior to transferring any 18+ User Assets to their Independent Account, you and 18+ User authorize us to liquidate and apply the 18+ User Assets to any amount you owe us under this Agreement. We may refuse to transfer any 18+ User Assets to an Independent Account until all amounts you owe us under this Agreement are satisfied and paid in full. Once the transfer of 18+ User Assets and establishment of an Independent Account is complete, you will no longer have beneficial or legal ownership of, nor visibility or viewing access to, the 18+ User Assets transferred from their Sub-Account to their new Independent Account. Independent Accounts shall be governed by an agreement between us, the Partner, and the 18+ User that owns the Independent Account, and will not be governed by this Agreement.

If the 18+ User does not choose to create an Independent Account, or we reject their application to create an Independent Account, their Sub-Account will remain open, visible, and part of your Account. The Sub-Account will continue to be governed by this Agreement and you will continue to have all rights and obligations set forth in this Agreement. You will continue to have beneficial and legal ownership to all 18+ User Assets within the Sub-Account until such time as the 18+ User creates an Independent Account, or until the Sub-Account is otherwise closed. Once the 18+ User reaches 26 years old, we reserve the right to: (i) require an 18+ User to create an Independent Account subject to the rights and obligations in this section in order to continue using our banking services, or (ii) close the Sub-Account and automatically transfer the 18+ User Assets in their Sub-Account to an individual account with Bank, which shall be owned, viewable, and accessible solely by the 18+ User in their individual capacity.

9. Compliance with Laws and Regulations

You agree to comply with all applicable laws, which term shall include, but is not limited to, all statutes, regulations, interpretations, directions and guidance of any regulatory authority, the rules of any payment network you use to make transactions using your Account, and the rules of any relevant industry self-regulatory authority, which are applicable to the Bank or your use of the Account and related services offered under this Agreement.

10. Contact Information; Notifying Us of Changes

You agree to provide and maintain a valid telephone number, mailing address, and email address (collectively, "Contact Information") on file with us at all times. By providing your Contact Information, you represent and warrant that you own and are authorized to send and receive communications using that Contact Information. You must notify us immediately if there is a change to your name, telephone number, mailing address, email address, or any other information you have provided us. Unless we agree otherwise, change of Contact Information or name must be made via the Online Services or email sent to support@trycrew.com, and you must submit any proof of address and identification requested by us. We may change your mailing address in our files if we receive an address change notice from the U.S. Postal Service or if a company in the business of providing correct addresses informs us that the address in our records no longer matches your current address.

Neither the Bank nor Partner will be liable for any adverse effects to the Account as a result of undelivered mail or email or your inability to access Account information through the Online Services due to a failure to promptly notify the Bank or Partner of a change to your email or postal mailing address or if your email settings block or filter out messages from the Bank or Partner.

11. Contacting You

To the extent permitted by applicable law, you authorize us and each of our affiliates, agents, service providers, contractors, and successors, to contact you to service or maintain your Account using any Contact Information we have on file for you. You agree that these contacts are not unsolicited for purposes of state or federal law. You further agree that we, our affiliates, agents, service providers, contractors, and successors may: (1) contact you in any way, including through the Online Services, mail, email, calls, and texts, including a mobile, wireless, or similar device, and using automated telephone equipment or prerecorded messages; (2) contact you at any number that you have given us,

any number we have for you in our records, and any number from which you call us, including your cellular or other wireless device, even if that number is a wireless, cellular, or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device, and even if such telephone number is currently listed on a Do Not Call Registry; and (3) contact you at any email address you provide to us or any of our affiliates, agents, service providers, contractors, successors, or any other person or company that provides any services in connection with this Agreement. We may monitor, tape, or electronically record our telephone calls with you, including any calls with our customer service department, collections department, and any of our agents or service providers. For the avoidance of doubt, you agree you will accept calls from us regarding your Account. You understand these calls could be automatically dialed and a recorded message may be played. We may send communications electronically, rather than through U.S. mail or other means, unless the law says otherwise. We are not required to act upon instructions you give us unless you follow our instructions for notifying us and we have a reasonable opportunity to act on your instruction.

You may opt out of receiving autodialed or prerecorded calls or texts, to the extent required by law. You may withdraw your consent to SMS communications by replying STOP to the SMS message, or you may change your communications preferences by contacting Partner at support@trycrew.com. We may require up to 10 days prior notice of your request to change your Contact Information or communications preferences. We may not be able to accommodate your communications preferences.

Should you provide a phone number for which you are not the subscriber, you understand and agree that you will indemnify us for any and all costs and expenses incurred as a result of us trying to contact you at that number. Costs and expenses include reasonable attorney's fees, if permitted by law. We may monitor and record calls for training and quality assurance purposes.

You are responsible for any and all charges, including fees associated with text messaging, imposed by your communications service provider. By indicating your consent on the Online Services or on your mobile device, you also agree to receive alerts about your Account activity, balances, payments, suspicious activities, and other matters involving your use of the Online Services or the Account through push notifications to your smartphone or other device. Receipt of push notifications may be delayed or prevented by factors beyond our control, including those affecting your internet/phone provider. We are not liable for losses or damages arising from non-delivery, delayed delivery, or the erroneous delivery of any push notification; inaccurate push notification or Online Services content; or your use or reliance on the content of any push notification or the Online Services for any purposes, to the fullest extent permitted by law. Each push notification may not be encrypted and may include your name and information pertaining to your Account or use of the Online Services. We may terminate your use of push notifications at any time without notice. You may choose to discontinue receiving push notifications by updating your preferences on your smartphone or device.

12. Truth in Savings Act Disclosure

Earning Interest on your Account – Your Account may be eligible to earn interest. See the Account Disclosure to determine whether your Account is eligible to earn interest, and if so, the applicable interest rate and annual percentage yield (APY) and how we calculate your interest.

Effect of Closing your Account – If you close your Account before accrued interest is credited, you will not receive the accrued interest that has not yet been credited to your Account.

Minimum Balance – Your Account may be subject to a minimum balance requirement to open this Account, to maintain the Account, to avoid fees, or to obtain the disclosed APY. If it is, this minimum balance will be disclosed to you when you open your Account or in a subsequent disclosure.

Fees – You agree to pay all applicable fees on your Account, which are disclosed in this Agreement or our separate Fee Schedule in the Account Disclosures. You will pay any additional reasonable charges for services you request which are not covered by this Agreement.

Transaction Limits – Your Account is subject to the transaction limits disclosed in the Account Disclosure, the “Electronic Fund Transfer” disclosure and as otherwise set forth in this Agreement.

13. FDIC Insurance

Your Account is provided by Bangor Savings Bank, Member FDIC. Unless otherwise indicated in your Account Disclosure, funds in your Account are insured by the Federal Deposit Insurance Corporation (“FDIC”), up to the applicable federal limits. The amount of insurance coverage you have may depend on the balance in your Account and the ownership category, type of deposits, and amount of deposit balances held in any other accounts you have with us. For additional information, please visit the FDIC's website at www.fdic.gov.

14. Liability for Transactions On Your Account

You and any Joint Owner are jointly and severally liable for all transactions you make using your Account. You may not permit any other person to use your Account. You are liable for all transactions made on your Account by you or any person to whom you provide access to your Account or any Credentials (as defined below) or device that can be used to access your Account, even if that person has exceeded their authority, until you notify us that such person is no longer authorized to use your Account, and we have a reasonable opportunity to act on your notification.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your Account. This also includes any action that you or a third party takes regarding the Account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your Account when they are incurred, without notice to you.

15. Deposits

15.1. Making Deposits

You may make deposits into your Account using only methods described herein. Deposits must be made in U.S. Dollars. We may change the deposit methods we support from time to time. We do not charge you any fees for making electronic deposits, or for your first 12 uses of the Cash Deposit Service per calendar year. Any fee charged for additional cash deposits will be disclosed in the App before generating a deposit barcode. You may only deposit with us funds that are immediately available, and are not subject to any lien, claim, or encumbrance.

Deposit methods we support are: (i) Automated Clearing House (“ACH”) transfer to your Account from your Linked Account using the Online Services, (ii) Remote Deposit Capture (“RDC”) of eligible checks

using the Online Services, and (iii) cash deposits made at participating retail locations by presenting a Crew-generated barcode to the cashier (the "Cash Deposit Service").

We do not accept deposits using any of the following methods: ATM deposits, foreign currency, and any other method not expressly permitted by this Agreement. We may reject any deposit we receive through a method we do not support.

Deposits made using RDC must comply with the following conditions:

1. **Eligible Items:** Only checks payable to you, in U.S. dollars, and drawn on U.S. banks are eligible for RDC.
2. **Endorsement Requirements:** Checks deposited via RDC must be properly endorsed with "For Mobile Deposit Only to Crew" and your signature.
3. **Ineligible Items:** We do not accept certain types of checks via RDC, including third-party checks, altered checks, money orders, or checks drawn on foreign banks.

You may use the Online Services or call us to confirm that we have received a deposit. If a deposit or transfer to your Account is returned or rejected by the paying financial institution for any reason, or if there is an error or mistake involving a deposit or transfer, we may deduct the amount of the deposit, transfer or error without prior notice to you. If there are insufficient funds in your Account at the time, your Account may become overdrawn.

All deposit items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and, except as required by law, we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents including the Federal Reserve Banks to handle such Items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such Items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your Account before final settlement has been made for any deposited Item, and final settlement is not made, we have the right to charge your Account or obtain a refund from you. In addition, we may charge back any deposited Item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited Items or for any damages resulting from any of those actions.

15.2. Mobile Remote Deposits

This Mobile Remote Deposit Service section applies to the Mobile Remote Deposit Service (the "Service" or "Mobile Deposit"), which is part of the Crew Internet Banking Service offered through Crew ("Partner") with banking services provided by Bangor Savings Bank ("Bank"). The terms "Bank" and "Processor" may be used interchangeably when used in relation to any services performed by Bank or by a processor or vendor on behalf of Bank with respect to the Service. This section applies specifically to the Service available to you under this section. Terms defined in the Agreement shall have the same

meaning in this section, unless otherwise stated below. In the event of a conflict between this section and the Deposit Account Agreement, this section will govern with respect to the Service and your use of the Service.

- 15.2.1. Service** The Service is designed to allow you to make deposits of paper checks ("Original Checks") to your checking, savings Deposit Accounts with the Crew ("Mobile Deposit Accounts") from home or other remote locations by using your eligible camera-enabled Mobile Device to capture images of the Original Checks and transmitting the digital images and associated deposit information
- 15.2.2. Eligibility.** (a) You must be enrolled in the Crew Mobile App, (b) have one or more eligible Deposit Accounts with us, (c) ensure that your accounts are in good standing (not charged off, closed due to overdrafts, or overdrawn for more than 30 days) and (d) any other criteria that the Bank deems appropriate and necessary in their sole discretion. Such criteria is subject to change without notice.
- 15.2.3. Enrollment.** In order to use Mobile Deposit, you must: (a) have an eligible Mobile Device, and (b) enroll in the Crew Online Banking Service first. Only certain camera-enabled Mobile Devices may be used with the Service, as specified by us from time to time. We reserve the right to refuse or cancel your registration for the Service if we cannot verify information about you and/or your Mobile Device.
- 15.2.4. Acceptance of Terms.** By selecting the "Accept" Terms & Conditions option or by using or continuing to use the Service, you agree to this Agreement.
- 15.2.5. Charges for the Service.** While we currently do not charge for the Service, you agree to pay for any future charges we may assess for the Service in accordance with our current Fee Schedule, as amended from time to time, or you may elect to terminate the Service. We will advise you of any fee changes prior to implementing them to the extent and as required by applicable law. You authorize us to automatically charge your primary checking Deposit Account for all such fees incurred in connection with Mobile Deposit. In the future, we may add to or enhance the features of the Service. By using such added or enhanced features, you agree to pay for them in accordance with our Fee Schedule.
- 15.2.6. Deposit Limits.** Crew may establish daily limits on the dollar amount and/or number of items or deposits at any time at our discretion. These limits are:

Per Deposit Limit	Daily Deposit Limit
\$5,000	\$10,000

If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this section, and we will not be obligated to allow such a deposit at other times. Limits may be changed based on the length of time the account is opened and account activity.

- 15.2.7. Eligible Items.** You hereby agree that you will only scan and deposit a check(s) as that term is defined in Federal Reserve Board Regulation CC ("**Reg CC**"). You agree that the Image of the check that is transmitted to the Bank (each such check and other item is referred to in this section as a "**Check**" and, if more than one, "**Checks**") shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code (1990 Official Text). You also acknowledge and agree that Mobile Remote Deposits that you make using

this Service are not "**Electronic Fund Transfers**" as that term is defined in Bureau of Consumer Financial Protection Regulation E.

You further agree that you will not use the Service to deposit any Checks or other items (considered ineligible or "**Prohibited Checks**") that:

- 15.2.7.1. are payable to any person or entity other than yourself or otherwise to the owner of the account that the item is being deposited into,
- 15.2.7.2. are prohibited by Crew's current procedures pertaining to the Service or are in violation of any law, rule or regulation,
- 15.2.7.3. you know or suspect, or should know or suspect, are altered on the front of the item, fraudulent or otherwise not authorized by the owner of the account on which the Checks are drawn,
- 15.2.7.4. have been previously endorsed by a bank and are either "substitute checks" (as defined in Reg CC or other applicable federal law or regulation) or "image replacement documents" that purport to be substitute checks,
- 15.2.7.5. are drawn on financial institutions that are located outside of the United States or Territories of the United States,
- 15.2.7.6. are payable jointly, unless deposited into a deposit Account in the name of all payees,
- 15.2.7.7. are remotely created checks, as defined in Reg. CC, or are remotely created payment orders,
- 15.2.7.8. are not payable in United States currency,

- 15.2.7.9. are dated more than six (6) months prior to the date of deposit,
- 15.2.7.10. have any endorsement on the back other than that specified in this section,
- 15.2.7.11. have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution,
- 15.2.7.12. are COMDATA-Comcheck,
- 15.2.7.13. are prohibited from mobile deposit by the maker,
- 15.2.7.14. are Postal Money Orders, and/or, are not acceptable to Bank for deposit into a deposit Account as provided in the Deposit Account Agreement.

If you deposit a Prohibited Check, you agree to indemnify and reimburse Crew for, and hold Crew harmless from and against, any and all losses, costs and expenses (including reasonable attorneys' fees) that Crew may incur associated with any warrant, indemnity or other claim related thereto. Furthermore, if, after first having obtained Crew's written consent to do so, you provide Crew with an electronic representation of a substitute Check for deposit into a Mobile Deposit Account instead of an Original Check, you agree to indemnify and reimburse Bank for, and hold Bank harmless from and against, any and all losses, costs and expenses (including reasonable attorneys' fees) Bank incurs because any such substitute check resulting from such electronic representation does not meet applicable substitute check standards and/or causes duplicate payments.

15.2.8. Requirements. You understand you must, and hereby agree, at your sole cost and expense, to use a Mobile Device that meets all technical requirements for the proper delivery of the Service and that fulfills your obligation to obtain and maintain secure access to the Internet. You understand and agree you may also incur, and shall pay, any and all expenses related to the use of the Service, including, but not limited to, telephone service or Internet service charges. You are solely responsible for the payment of any and all costs and expenses associated with meeting and maintaining all technical requirements and additional items necessary for the proper use of the Service. You understand and agree that you are solely responsible for the operation, maintenance and updating of all equipment, software and services used in connection with the Service and the cost thereof, and you hereby agree that you will perform, or cause to be performed, all vendor recommended maintenance, repairs, upgrades and replacements. Bank is not responsible for, and you hereby release Bank from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using electronic mail or the Internet. Bank is not responsible for, and you hereby release Bank from, any and all claims or damages resulting from, or related to, defects in or malfunctions of your Mobile Device and/or any associated hardware or software, or failures of or interruptions in any electrical, telephone or Internet services. Bank hereby advises you, and you hereby agree to scan its Mobile Device and/or any associated hardware or software on a regular basis using a reliable virus detection product in order to detect and remove viruses.

Each Image must provide all information on the front and back of the Original Check at the time presented to you by the drawer, including, but not limited to, information about the drawer and the paying bank that is preprinted on the Original Check, MICR information, signature(s), any required identification written on the front of the Original Check and any endorsements applied to the back of the Original Check. The image quality must meet the standards established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

Endorsements must be made on the back of the Check within 1 ½ inches from the top edge, although we may accept endorsements outside this space. Your endorsement must include your signature and "FOR MOBILE DEPOSIT," or as otherwise specified by us from time to time. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.

A Check payable to two payees must be endorsed by both payees. If the Check is payable to you or your joint owner, either of you can endorse it. If the Check is made payable to you and your joint owner, both of you must endorse the Check and it must be deposited into a Mobile Deposit Account owned by both of you.

15.2.9. Receipt of Deposit. All Images processed for deposit through Mobile Deposit will be treated as "deposits" under the Deposit Account Agreement and the Agreement. When we receive an Image, we will attempt to confirm receipt via a confirmation email to you if you have elected this option and provided us with your email address when you make the deposit. We shall not be deemed to have received the Image for deposit until we have confirmed receipt. Confirmation does not mean that the Image contains no errors. Notwithstanding the fact that we have accepted a Mobile Deposit for processing, any credit made to your Mobile Deposit Account shall be provisional, and you shall remain liable to us for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against us.

We shall have no liability to you for the rejection of a Mobile Deposit or the Images or other information contained therein or for our failure to notify you of such rejection. We are not responsible for any Image that we do not receive.

Following receipt, we may process the Image by preparing a "substitute check" or clearing the item as an Image.

We reserve the right, at our sole and absolute discretion, to reject any Image for remote deposit into your Mobile Deposit Account. We will notify you of rejected Images via email.

15.2.10. Retention of Original Checks. After you receive confirmation that we have received an Image, you must securely store the Original Check for 14 days after transmission to us and make the Original Check accessible to us at our request. Upon our request from time to time, you will deliver to us within two (2) Business Days, at your expense, the requested Original Check in your possession. If not provided in a timely manner, such amount will be reversed from your Mobile Deposit Account. Promptly after such period expires, you must destroy the Original Check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of an Original Check, the Image will be the sole evidence of the Original Check.

You agree that you will never deposit the Original Check or present the Original Check to us or anyone else for payment. You understand that you are responsible if anyone is asked to make a payment based on an Original Check that has already been paid.

15.2.11. Returned Deposits. Any credit to your Mobile Deposit Account for Checks deposited using Mobile Deposit is Provisional. As used herein, "Provisional" means that the credit is made to your Mobile Deposit Account subject to final payment of the Checks and subject to the terms of the Deposit Account Agreement. If Original Checks deposited through Mobile Deposit are dishonored, rejected or otherwise returned unpaid by the drawee bank, or are rejected or returned by a clearing agent or collecting bank, for any reason, including, but not limited to, issues relating to the quality of the Image, you agree that an Original Check will not be returned to you, but that we may charge back the amount of the Original Check and provide you with an Image of the Original Check, a paper reproduction of the Original Check or a substitute check. You will reimburse us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. Without our approval, you shall not attempt to deposit or otherwise negotiate an Original Check if it has been charged back to you.

We may debit any of your Deposit Accounts to obtain payment for any item that has been rejected or returned, for any adjustment related to such item or for any warranty claim related to such item, whether or not the rejection, return, adjustment or warranty claim was made timely.

15.2.12. Your Warranties. You make the following warranties and representations with respect to each Image:

- 15.2.12.1. Each Image is a true and accurate rendition of the front and back of the Original Check, without any alteration, and the drawer of the Check has no defense against payment of the Check.
- 15.2.12.2. The amount, payee(s), signature(s), and endorsement(s) on the Image and on the Original Check are legible, genuine, and accurate.
- 15.2.12.3. You will not deposit or otherwise endorse to a third party the Original Check and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the Original Check or a paper or electronic representation of the Original Check such that the person will be asked to make payment based on an item that has already been paid.
- 15.2.12.4. There are no other duplicate Images of the Original Check.
- 15.2.12.5. The Original Check was authorized by the drawer in the amount stated on the Original Check and to the payee(s) stated on the Original Check.
- 15.2.12.6. You are authorized to enforce and obtain payment of the Original Check.
- 15.2.12.7. You have possession of the Original Check and no party will submit the Original Check for payment.

With respect to each Image, you make to us all representations and warranties that we make or are deemed to make to any party pursuant to law, regulation or clearinghouse rule. You agree that files and Images transmitted to us will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

- 15.2.13. Compliance with Law.** You will use Mobile Deposit for lawful purposes and in compliance with all applicable laws, rules and regulations. You agree to comply with all existing and future operating procedures used by Crew for processing of transactions. You further agree to comply with, and be bound by, all applicable state or federal laws, rules, regulations, orders, guidelines, operating circulars and pronouncements, affecting Checks and items, including, but not limited to, all rules and procedural guidelines established by the Board of Governors of the Federal Reserve and any clearinghouse or other organization in which Bank is a member or to which rules Bank has agreed to be bound. These procedures, rules, and regulations (collectively the "Rules") and laws are incorporated herein by reference. In the event of conflict between the terms of this Agreement and the Rules, the Rules will control.
- 15.2.14. Mobile Deposit Unavailability.** Mobile Deposit may be unavailable temporarily due to system maintenance or technical difficulties, including those of the Internet service provider, cellular service provider and Internet software. You hereby acknowledge and agree that we shall not be liable to you for any loss or damage of any nature you sustain as the result of your inability to use the Service.
- 15.2.15. Funds Availability.** You may access the service anytime 7 days a week. Mobile Deposits confirmed as received before 6:00 p.m. ET on Monday through Friday (except state and/or federal holidays) will be considered deposited on that day. Mobile Deposits confirmed as received after 6:00 p.m. ET on Monday through Friday (except state and/or federal holidays) at any time will be considered deposited on the next Business Day as defined in the Deposit Account Agreement. Funds from Mobile Deposits will generally be available to you on the first Business Day from the date we provide you Provisional Credit for the Mobile Deposit. Additional funds availability restrictions may apply.
- 15.2.16. Mobile Deposit Security.** You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your Mobile Device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits. By using the Service, you accept the risk that an item deposited through the Service will be intercepted or misdirected during transmission. Bank bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such transmission errors. You will notify us immediately by telephone at (888) 853-5506 during normal business hours if you learn of any loss or theft of Original Checks. You will ensure the safety and integrity of Original Checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this section.
- 15.2.17. Your Responsibility.** You are solely responsible for the quality, completeness, accuracy, validity and integrity of the Image. You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible Image to us or if Mobile Deposit is used, by authorized or unauthorized persons, to submit fraudulent, unauthorized, inaccurate, incorrect or otherwise improper or unusable Images to us.

You agree to notify us of any suspected errors regarding items deposited through the Service right away, and in no event later than 60 days after the applicable Deposit Account statement is sent or otherwise made available. Unless you notify us within 60

days, such statement regarding all deposits made through the Service shall be deemed correct, and you are precluded from bringing a claim against Crew for such alleged error.

15.2.18. In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service. We and our technology partners, inclusive of, but not limited to, Digital Insight and Vertifi Software, LLC, retain all rights, title and interests in and to the Services, Software and Development made available to you.

15.2.19. Your Indemnification Obligation. You understand and agree that you are required to indemnify us and hold us harmless, including our affiliates, officers, employees and agents against any and all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees and expenses arising from your use of the Service and/or breach of this section. You understand and agree that this paragraph shall survive the termination of this section.

You understand and agree that you are required to indemnify our technology partners, including but not limited to Digital Insight (Digital Insight) and Vertifi Software, LLC (Vertifi), and hold harmless Digital Insight, its affiliates, officers, employees and agents, as well as Vertifi, its affiliates, officers, employees, and agents, from and against any third party claims, suits, proceedings, actions or demands, including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related to FI or End User's use of the Services, Vertifi or Digital Insight Applications, unless such claim directly results from an action or omission made by Digital Insight or Vertifi in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

15.2.20. Cooperation with Investigation. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

15.2.21. DISCLAIMER OF WARRANTIES. YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR TECHNOLOGY WILL BE CORRECTED.

15.2.22. LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY

DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF ANY REMOTE BANKING SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.

15.2.23. Amendments. Bank may amend the terms of this section at any time, in its sole discretion, by giving notice to you or as provided in the Agreement or the Deposit Account Agreement. If required by this section or by applicable law, notice will be given for the applicable required number of days in advance of each such amendment. Your continued use of the Service shall constitute your agreement to such amendments. No amendments requested by you shall be effective unless received, and agreed to in writing, by Bank.

15.2.24. Suspension. In addition to any other provision in the Agreement or the Deposit Account Agreement on the subject, Crew may, in its sole discretion and without prior notice to you unless otherwise required by applicable law, elect to suspend your use of the Service (i) if you or we close the Deposit Account(s) established in connection with the Service, (ii) if we reasonably suspect that you have engaged in fraud or other abuse with regard to the Service, (iii) in the event of a material breach in the performance or observance of any term, or breach of any representation or warranty, by you, (iv) if we believe immediate action is required for the security of your or the Crew's funds, or (vi) if we reasonably believe that the continued provision of the Service would violate federal, state or local laws or regulations, or would subject Crew to unacceptable risk of loss. Notwithstanding any termination, this Agreement shall remain in full force and effect with respect to all transactions initiated prior to such suspension.

15.3. Rejection of Deposits by Bank

We may refuse a deposit, or part of a deposit, at any time. We also may refuse a deposit after initially accepting it. We will not be liable to you for refusing a deposit, even if it causes us to decline any transactions you have already made. You agree that all deposits received by us are subject to verification and final inspection and may be rejected by us in our sole discretion, and you shall be liable to the Bank for any errors, inaccuracies, breach warranties and any other loss sustained by, or claim made against the Bank relating to such deposits. The Bank and Partner are not liable for any service charges or late charges that may be imposed against you due to the rejection of any item that you transmit for deposit through the Service. In all cases, you are responsible for any loss or overdraft plus applicable fees to your account due to any items rejected for deposit.

If funds are incorrectly deposited or transferred to the Account, we may correct the error by deducting the amount of the incorrect deposit from the Account without prior notice to you.

16. Funds Availability

Funds deposited to your Account will be made available to you as set forth in the Bank's Funds Availability Policy. Funds added via the Cash Deposit Service are generally available within one (1) hour after the retail location confirms receipt, and no later than the next Business Day after we receive the funds.

17. Withdrawals

You may withdraw or transfer all or any part of the Account balance at any time, up to the available balance, subject to the terms of this Agreement. Withdrawals may only be made in U.S. Dollars. We may subtract from your balance the amount of any withdrawal or debit transaction that you initiated or approved. Before permitting a withdrawal or other transaction, we may request that you provide us with additional information or documentation that we deem necessary to confirm your identity or if we identify suspicious activity associated with your Account. We may refuse a withdrawal transaction if you do not comply with our request or for any other reason in our sole discretion. We are not required to comply with any multiple-signature requirement, even if you have otherwise instructed us to do so.

If your Account is a savings account, as shown in your Account Disclosures, we reserve the right to (1) limit your withdrawals to six withdrawals per month; and (2) require seven days written notice of an intended withdrawal.

Withdrawal methods we support are: ACH transfer from your Account to a Linked Account using the Online Services and ACH transfer to a third party.

If we permit you to make withdrawals from your Account or obtain information about your Account or balance using an ATM, fees may apply to in-network and out-of-network ATM transactions, including balance inquiries. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

18. Cut-Off Time

Transactions requests received by us after 1:00 PM Eastern Time or on a day that is not a Business Day may not be initiated until the next Business Day.

19. Overdrafts

Our general practice is to decline to pay any transaction that would cause a negative balance on your Account. However, we may, in our sole discretion, pay the item even if your available balance is insufficient to cover the transaction, resulting in a negative available balance. Even if we've paid such items before, we are not required to do it in the future. We look at your available balance only once to decide if the item would cause your Account to have a negative balance. If we pay a transaction that causes your Account to have a negative balance, you must immediately deposit the amount necessary to restore your balance to at least \$0.00. We also may report you to consumer reporting agencies and business reporting agencies, close your Account, or both. This could affect your ability to open accounts with us or other banks in the future. You authorize us to use the money from any subsequent deposits to your Account to pay any negative balance on your Account and restore the balance to at least \$0.00. Subsequent deposits include any federal or state benefit payments that you choose to deposit in your Account (including direct deposit of Social Security benefits). You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions at any time. We may still pursue collection of the amount you owe (including suing you) after it is charged off. You have no right to defer payment of this liability, and you are liable regardless of

whether you signed the item or benefited from the charge or overdraft, except to the extent prohibited by applicable law.

If disclosed in our Fee Schedule in the Account Disclosures, you agree that we may charge a fee for each transaction or item that (1) overdraws your Account; or (2) is returned unpaid due to insufficient funds. You understand that when you authorize a transaction and it is returned unpaid, it may be re-presented several additional times. Each attempt to present the transaction is considered a separate "item." If disclosed in our Fee Schedule in the Account Disclosures, we may charge you a non-sufficient funds fee for each item that is returned unpaid, and each item that is paid and results in an overdraft on your Account. This may result in multiple fees for the same transaction. For example, if you have insufficient funds to cover a transaction, and that transaction is returned unpaid due to insufficient funds, is re-presented and returned unpaid a second time, then re-presented again and paid, resulting in an overdraft, then you may incur two non-sufficient funds fees and one overdraft fee, as set forth in the Fee Schedule. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

20. Transaction Limits

There are limits on the amount, type, and frequency of transactions you can make using your Account, which are described in this Agreement or in your Account Disclosures.

There are other limits on your Account that we do not disclose to you in order to maintain the security of your Account and your systems, and we may change these limits without notice to you, unless required by applicable law.

The payee name on any direct deposit(s) or ACH credit(s) we receive for deposit into your Account must match your name, and we may, but are not required to, reject and return transactions in the event of a discrepancy.

21. Prohibited Transactions

We cannot schedule bill payments (1) to bill payment recipients or billers located outside the United States or any of its territories; (2) for any single payment greater than \$99,999.99; or (3) that are otherwise prohibited by law. We have the right but not the obligation to monitor for, block, cancel and/or reverse the following types of payments, each of which is prohibited under this Agreement: (i) Payments to or from persons or entities located in prohibited territories (including any territory outside of the United States); (ii) Payments that violate any law, statute, ordinance or regulation; (iii) Payments related to: (1) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (2) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (3) goods or services that are sexually oriented; (4) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (5) goods or services that defame, abuse, harass or threaten others; (iv) Payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes; and (v) Payments relating to transactions that (1) constitute money-laundering or terrorist financing; or (2) are associated with the following "money

service business” activities: the sale of traveler’s checks or money orders, currency dealers or exchanges, or check cashing. You must not use your Account for any illegal purposes. We have no obligation to monitor, review or evaluate the legality of any transaction, however, transactions in the Account are subject to review and can be delayed, rejected or frozen if the Bank determines in its sole discretion that the transaction violates applicable law, this Agreement, or the policies of the Bank. Such delay or freezing of your Account may impact your available Account balance. We may deny any transaction or refuse to accept any deposit that we believe is related to illegal activity or online gambling or for any other reason at our discretion. In addition, such funds may potentially be subject to investigation by one or more federal law enforcement agencies.

22. Transaction Processing Order

Notwithstanding anything to the contrary, when we process multiple transactions for your Account on the same day, the transactions will be processed in the following order (as applicable to the transactions we permit on your Account): We pay chargebacks and other debits from transactions occurring prior to current date posting first, then pay over the counter withdrawals and debit memos. Next we pay ATM transactions from lowest to highest dollar amount, and then we pay debit card PIN transactions followed by debit card signature transactions from lowest to highest dollar amount. We pay internal transfers between Bangor Savings Bank accounts, and then we pay checks deposited into your Account. We then pay checks deposited or processed at other banks, in the order of lowest to highest check number (consecutive). ACH transactions are then paid in the order of lowest amount to highest amount, followed by any fees assessed to your Account. Also, please be aware that the payment of items may create multiple overdrafts or returned transactions during a single banking day for which you will be charged our standard NSF fee or overdraft fee as noted in our Fee Schedule. We do not always receive debits on the same day that you conduct them. We may change the way we group transactions together or the order in which we post transactions to your Account at our discretion and without notice to you, unless required by law. It is therefore important for you to keep track of the deposits you make and the transactions you authorize to make sure there are sufficient funds in your Account to cover all transactions and any applicable fees.

23. Linked Accounts.

You may use the Online Services to link your Account to another deposit account you own and hold with another U.S. depository institution (“Linked Account”). By providing a Linked Account, you represent and warrant that you own and are authorized to use the Linked Account for the purposes set forth in this Agreement. Any Linked Account must be a personal account (not a business or commercial account). Your request to establish a Linked Account is subject to our verification and approval.

24. Fund Transfer Services

Funds transfers to or from your Account will be governed by the rules of the funds transfer system(s) through which the transfers are made (“system rules”), including Fedwire, the National Automated Clearing House Association (“NACHA”), the Clearing House Interbank Payments System (“CHIPS”), and the Society for Worldwide Interbank Financial Telecommunication (“SWIFT”). We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including requirements of the U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) and the Financial Crimes Enforcement Network (“FinCEN”).

If you originate a fund transfer to or from your Account and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person, or account other than the one named. If we do not receive full and final settlement of a fund transfer made to your Account, we are entitled to a refund from you in the amount credited to your Account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH transfer. Credit given by us with respect to an ACH credit entry to your Account is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we receive a payment order to credit an Account you have with us, we are not required to give you any notice of the payment order or credit. You may contact us using the Online Services or by calling us to determine whether an electronic fund transfer to or from your Account has occurred successfully. We may require you to enter into an additional agreement governing your use of ACH origination services.

If your Account receives incoming ACH transactions (either credits or debits) or wire transfers initiated from within or outside of the United States, both you and we are subject to the Operating Rules and Guidelines of NACHA, or the rules of any wire transfer system involved, and the laws enforced by OFAC. Under such rules and laws, we may temporarily suspend processing of a transaction for greater scrutiny or verification against the OFAC list of blocked parties, which may result in delayed settlement, posting and/or availability of funds.

We reserve the right to temporarily suspend, block or reject the processing of any transaction, to freeze or block certain funds or the full balance of any Account, account owner, account beneficiary, or Authorized User (each, a "Restricted Person"), in each case to the extent we deem reasonably necessary to comply with any notice, order, regulation, rule, requirement or restriction issued or promulgated by OFAC (collectively, the "OFAC Rules"). To comply with OFAC Rules, we may temporarily suspend processing of a transaction or the availability of a balance for greater scrutiny or verification against the OFAC list of blocked parties, which may result in delayed settlement, posting and/or availability of funds. If we determine there is a violation or potential violation of the OFAC Rules, or if we cannot satisfactorily resolve a suspected or potential violation, we may reject such transaction or freeze or block the subject funds or full balance of any Account or Restricted Person. If we block the subject funds and you believe you have adequate grounds to seek the return of any blocked funds, it is your sole responsibility to pursue the matter with the appropriate governmental authorities. Please see the OFAC website for the procedures and form required to seek a release of blocked funds.

You also will observe all anti-money laundering and exchange control laws and regulations, including economic and trade sanctions promulgated by OFAC, in relation to any funds transfer, and you will use all reasonable efforts to assist us to do likewise. You warrant that the information given to us by you is accurate. We may disclose any information given to us that we in our sole discretion think necessary or desirable to disclose; except we will only disclose confidential information if required by law, a court, or legal, regulatory, or governmental authority, or as permitted by law to combat, prevent, or investigate issues arising under anti-money laundering laws, economic sanctions, or criminal law.

Sometimes legal, regulatory, or governmental authorities require additional information, either in respect of individuals, entities, or particular transactions. You warrant that you will promptly supply all such

information, which any such authority may require, and/or which we may be required to supply, in relation to the individual, entity, or particular transaction. Subject to our Funds Availability Policy, we reserve the right to restrict your access to your Account if we reasonably believe it is necessary to investigate or facilitate the investigation of a payment network or governmental authority into suspicious, fraudulent, or unlawful activity, or to protect the security of your account and our systems.

If you, your Joint owner, or your Child Authorized User, breach any such laws or regulations, you irrevocably agree that we may retain any monies or funds transmitted to us pursuant to this Agreement and/or not fulfill any funds transfer request if we are required to take or refrain from such action by any legal, regulatory, or governmental authority or if we reasonably believe that such action may violate any laws or regulations described herein, and such monies will not bear interest against us. You further agree that we may pay such monies to the appropriate legal, regulatory, or governmental authority, when required by law or regulation.

25. Additional information about Electronic Fund Transfers

25.1. Your Rights and Responsibilities

Your Account allows you to make electronic fund transfers (“EFTs”) to and from your Account. EFTs are transactions that are processed by electronic means and include, among others, ACH transfers. A wire transfer is not an EFT. This section provides you with information and important disclosures and terms about the EFTs that are permitted on your Account. You may also receive additional services from Partner, such as the ability to request EFTs to and from your Account through the Online Services. Please refer to Partner’s Terms of Use for additional terms and disclosures applicable to those services.

25.2. Types of EFTs Supported

Online Transfers. You may request fund transfers between your Account and a Linked Account by ACH transfer.

Third Party Payments. You may authorize a third party (such as a utility company or lender) to initiate a single or regular (automatic preauthorized) debit(s) from your Account on your behalf by ACH transfer.

Direct Deposits. You may arrange to have direct deposits that are payable to you (e.g., income from your employer or government benefits) made to your Account by ACH transfer.

Card Transactions. If we issue you a debit card, you may use your debit card to complete point-of-sale purchases of goods and services or to withdraw funds at an ATM or merchant point-of-sale that permits cash back withdrawals.

25.3. Electronic Fund Transfers Initiated By Third Parties

You may authorize a third party to initiate EFTs between your Account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. If you authorize recurring payments that may vary in amount, the third-party initiating the payment may be required to tell you, 10 days before each payment, when it will be made and how much it will be. These transfers may use ACH or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. A third party may initiate EFTs with your Account

number and bank information. Thus, you should only provide your bank and Account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these EFTs.

25.4. Limits on EFTs

Transaction limits apply to your use of EFTs to transfer funds to or from your Account. Please see the "Transaction Limits" section above and your Account Disclosures.

25.5. Your Right to Stop Payment

If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call us at (888) 853-5506, or write us at support@trycrew.com in time for us to receive your request 3 Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop-payment order you give, if set forth in our Fee Schedule. If you order us to stop an EFT payment 3 Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

25.6. Confidentiality

We will disclose information to third parties about your Account or the transfers you make: (i) Where it is necessary for completing transfers, or (ii) In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, or (iii) In order to comply with government agency or court orders, or (iv) If you give us your written permission.

25.7. Our Liability for Failure to Complete Transfers

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your Account to make the transfer; (2) If the transfer would go over the credit limit on any overdraft line you have for your Account; (3) If the automated teller machine where you are making the transfer does not have enough cash; (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer; (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; and (6) There may be other exceptions stated in our Agreement with you.

25.8. Documentation of EFTs

You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal, if such transaction types are available for your Account. If you have arranged to have direct deposits made to your Account at least once every 60 days from the same person or company, you can call us at (888) 853-5506 to find out whether or not the deposit has been made. You will get a Statement as set forth in this Agreement.

25.9. Unauthorized Electronic Fund Transfers

If you believe that any Credential (as defined below) you use to access your Account has been lost or stolen, call: (888) 853-5506 or write: Crew Support, 2000 Ashton Blvd #175, Lehi, UT 84043.

Tell us AT ONCE if you believe any Credential you use to access your Account has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit, if any). If you tell us within 2 Business Days after you learn of the loss or theft of your Credentials, you can lose no more than \$50 if someone used your Credentials without your permission.

If you do NOT tell us within 2 Business Days after you learn of the loss or theft of your Credentials, and we can prove we could have stopped someone from using your Credentials without your permission if you had told us, you could lose as much as \$500.

Also, if your Statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the Statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

ERROR RESOLUTION NOTICE – PROCEDURES FOR NOTIFYING US IN CASE OF ERRORS AND UNAUTHORIZED EFTS

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (888) 853-5506. Write to us at Crew Support, 2000 Ashton Blvd #175, Lehi, UT 84043 or email us at support@trycrew.com as soon as you can if you think your Statement or receipt is wrong or if you need more information about a transfer listed on the Statement or receipt. We must hear from you no later than 60 days after we sent the FIRST Statement on which the problem or error appeared.

- (1) Tell us your name and Account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days.

If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not investigate the report.

We will determine whether an error occurred within 10 Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your Account.

For errors involving new Accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 Business Days to credit your Account for the amount you think is in error.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

26. Foreign Exchange Rate

We may permit you to use your Account to make transactions in foreign currency, such as with a debit card, subject to our approval. The exchange rate applied to Account transactions that occur in a different currency will be selected by the Bank. The Bank will select from the range of rates available in wholesale currency markets or a rate mandated by the government that issues or controls the currency in that country on the date the Bank processes the transaction. The processing date on which the exchange rate is applied may differ from the date the transaction was initiated.

The exchange rate we use may include a spread, commissions or other costs that we, our affiliates or service providers charge in providing foreign exchange services. The exchange rate may vary among customers depending on your relationship, products with us, or the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. You should expect that these rates will be less favorable than rates quoted online or in publications.

We may charge a Foreign Exchange Rate Fee. Please see the Fee Schedule for more information.

27. Security

It is your responsibility to protect the Account number we provide you for your Account, and all passwords, access devices, and other credentials you can use to access your Account ("Credentials"). You agree to follow all of the security procedures in this Agreement. Do not discuss, compare, or share your Credentials or any other information about your Account information with anyone. You could lose all of the money in your Account. Keep your Account number, Credentials, and Statements secure at all times. Make sure to also keep your mobile device secure at all times and avoid accessing the Online Services when others can see your screen. Your Account information can be used by thieves to issue an electronic debit or to encode your number on a false demand draft that looks like and functions like an authorized check. If you furnish your Account or Online Services and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. The Bank and Partner are entitled to rely and act upon instructions received using your Credentials. You are further responsible for ensuring that you sign out of the Online Services when a session is complete to prevent unauthorized persons from accessing your Account.

It is your responsibility to notify Partner immediately at suport@trycrew.com upon belief that any Credentials have been lost, stolen, or otherwise made available to an unauthorized person, or that someone has viewed, downloaded, or deleted electronic records from the Account without your permission, or if you suspect any fraudulent or unauthorized activity (including errors) on the Account. You agree to comply with all notification requirements described in this Agreement. Your liability for any unauthorized transactions (including errors) will be determined based on the terms described in this Agreement. You agree to promptly repay any amount erroneously credited to the Account.

28. Business Days

Our Business Days are Monday through Friday, excluding federal holidays, even if we are open (each, a "Business Day").

29. Setoff; Security Interest; Adjustments

If you owe a debt to us or any of our affiliates (either now or in the future), you grant us a right of setoff to, and a security interest in, all of your accounts with us to secure the debt. Debts include any overdrafts or fees you owe, as well as amounts owed us by another person or entity if you have guaranteed that you will pay their debts. If the debt is due or overdue, we may use the funds in any of your Accounts to pay all or part of the debt. Our security interest will be governed by Uniform Commercial Code Article 9 (as adopted by the applicable state law) whether Article 9 applies by its terms or not. We do not have to give you any prior notice to apply the funds. You expressly agree that our rights extend to any electronically deposited federal or state benefit payments (including Social Security benefits), as permitted by law. If you don't want your benefits applied in this way, you may change your Direct Deposit instructions at any time with the person or organization paying the benefits. The right of setoff does not apply if the debt is created under a personal credit card plan. If any federal benefits or other payments are deposited to your Account after you become ineligible to receive them, we may set off against any of your Accounts to recover the payments if we're obligated to return funds to the payor.

This right of setoff does not apply to this Account if prohibited by law, including the Military Lending Act and its implementing regulations. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

You authorize the Bank to make adjustments to your Account to correct any errors, debit amounts to which you are not entitled, to correct any disputed amounts, and as necessary for reconciliation purposes. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your Account, you authorize us to deduct the amount of our liability to the federal government from your Account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

30. Unclaimed Property

State escheat and unclaimed property laws require us to close your Account and transfer your money to your last known state of residence, or the state where the Account was opened, if your Account is dormant for a period of time as defined by your state of residence. Your Account can become dormant if there is no transactional activity for a period of time specified by applicable state law or you do not communicate with us regarding your Account during such period. If your Account becomes dormant, you may no longer receive Statements. If your funds are remitted or escheated to the state, they are no longer deposit liabilities of the Bank to you, and you must petition the state to recover your funds.

31. Power of Attorney

A power of attorney is a document you sign that authorizes someone else, called the agent, to act on your behalf. If you sign a power of attorney, the agent can sign on your behalf and do anything you could do regarding your Account, including withdrawing or spending all of the money in your Account. If you choose to add an agent, you must provide a power of attorney form that we agree to accept. We may rely on a copy of an original power of attorney. We are not required to investigate the facts relating to any power of attorney provided to us on your behalf, including whether your signature on the power of attorney is authentic or whether the agent continues to have authority. We may follow or refuse to follow the agent's instructions at any time, including if we suspect fraud or abuse on your Account, unless applicable law requires otherwise. We may also refuse an agent's request to become a joint owner or a beneficiary of an Account, but we have no liability to anyone if we do so. We have no liability when we follow or refuse to follow any instructions from an agent, for example, if your agent misuses the authority you have given them.

32. Levies, Garnishments, and Other Legal Processes

If we are served with a subpoena, restraining order, writ of attachment or execution, tax levy, garnishment, search warrant, or other order relating to your Account (termed "legal action" in this section), we will comply with that legal action, and, in our discretion, we may freeze the assets in the Account and not allow any payments out of the Account until a final court determination regarding the legal action. In these cases, we will not have any liability to you if there are insufficient funds to pay any transaction using your Account because we have withdrawn funds from your Account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your Account.

33. Resolving Account Disputes

We may place an administrative hold on the funds in your Account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to: (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your Account; or (3) a claim arising by operation of law. The hold may be placed for such a period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any transactions that are dishonored or returned as a consequence of placing a hold on funds in your Account for these reasons.

34. Closing Your Account

You agree to immediately notify Partner if you want to close your Account. You may request to close the Account through the Online Services or by sending an email to support@trycrew.com. You must remove all funds from your Account before you request to close it.

If all Accounts within your Family maintain a zero balance for 90 consecutive days, we may close your Accounts at our discretion. Individual Accounts within a Family that reach a zero balance will not necessarily be closed if other Accounts in the Family have a balance. If your Family's Accounts are closed due to a zero balance, you may need to open a new Account to continue banking with us. We

may close this Account at any time upon reasonable notice to you and tender the Account balance by mail or transfer to an eligible Linked Account. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the Account closure becomes effective. If we suspect fraudulent activity with respect to your Account, we might immediately freeze or close your Account and then give you notice.

We may place limits on your Account before it is closed in order to prepare it for closing. Items presented for payment after the Account is closed or after your request to close the Account may be dishonored. When you close your Account, you are responsible for leaving enough money in the Account to cover any outstanding items to be paid from the Account. We may refuse to close your Account if your balance or available balance is negative, if you have any pending transactions on your Accounts, you owe us any amounts under this Agreement or any other agreement we have with you, or if we reasonably believe that closing your Account would cause risk to you or the Bank. After the Account is closed, we have no obligation to accept deposits or pay outstanding items but may do so at our discretion, and we may reopen your Account in order to do so. You agree to hold us harmless for honoring or refusing to honor any check, paper draft, or other item on a closed Account. Bank may close your Account if you revoke your consent to receive electronic communications from us or Partner, to the extent permitted by law.

35. Account Transfer and Assignment

This Account and your obligations under this Agreement may not be transferred or assigned without our prior written consent. We may transfer our rights under this Agreement and may transfer your Account to a successor financial institution.

36. Acknowledgement

You acknowledge the inherent risks and responsibilities associated with conducting business via the internet and that there can be no assurance that inquiries or transaction activity will be completely secure, despite security procedures established by the Bank and/or Partner such as firewalls, passwords, and data encryption. You also understand that access to the Online Services will not be free from delays, malfunctions, or other inconveniences generally associated with this electronic medium, and further agree that the Bank and/or Partner are not responsible for any such delays, malfunctions, or inconveniences. You acknowledge that you are responsible for maintaining all equipment required for your access to and use of the Account. You authorize the Bank, Partner, or any third party acting on behalf of the Bank or Partner, to serve as an agent in processing transaction instructions received from you via the internet, and to post such transactions to the Account. You will be solely responsible for the timeliness, accuracy and adequacy of the data entered as well as the completeness of any instruction entered.

37. Disclaimer of Warranties

To the fullest extent permitted by law, the Bank and Partner do not make any warranties of any kind related to the Online Services, either express or implied, including but not limited to, implied warranties of merchantability or fitness for a particular purpose. Furthermore, the Bank and Partner do not warrant that the Online Services will be uninterrupted or error free, that defects will be corrected, or that the

Online Services are free of viruses or other harmful components. YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE ONLINE SERVICES AND THE ACCOUNT IS AT YOUR SOLE RISK, AND THAT THE ONLINE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

38. Data and Information Supplied by You

You have the sole responsibility of ensuring the accuracy and correctness of the data you supply. You acknowledge and agree that we will not examine the data for correctness and that we will not have any responsibility for detecting errors in the data transmitted by you. The data you transmit must be correct and complete. We will not be liable to you for failure to process incorrect or incomplete data. You agree that you are solely liable for, and we will not have any liability whatsoever for, any data or other information that is not received by us or for any data or other information that is intercepted or altered by an unauthorized third party, to the fullest extent permitted by law. You agree that we have no obligation to accept any data or other information and, therefore, may reject any data or other information that you transmit or deliver in connection with this Agreement.

39. Limitations of the Bank's Liability and Obligations to You

You agree that we, our service providers, agents, officers, directors, and employees (and the same of our subsidiaries and affiliates and our subsidiaries and affiliates themselves) (collectively, the "Indemnified Parties") will not be liable for anything we do when following your instructions. In addition, the Indemnified Parties will not be liable if any such Indemnified Party doesn't follow your instructions if we reasonably believe that your instructions would expose us to potential loss or civil or criminal liability, or conflict with customary banking practices. THE INDEMNIFIED PARTIES WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES REGARDLESS OF THE FORM OF ACTION AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED SIGNATURE, OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, WILL BE LIMITED TO THE FACE AMOUNT OF THE ITEM. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your Account.

In the performance of the services required by this Agreement, the Bank and Partner are each entitled to rely solely on the information, representations and warranties you provide pursuant to this Agreement. Except as otherwise specifically provided by law, the Bank is only responsible for performing the services expressly provided for in this Agreement and is liable only in the event of loss due to its gross negligence or willful misconduct in performing those services, except as otherwise expressly set forth by this Agreement or required by applicable law. The Bank is not liable for any damages you may incur due to a delay in Partner providing the Bank with any notices or information Partner receives from you. Bank and Partner will have no liability and will be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, act of terror, emergency conditions, or other conditions (such as fire or flood) beyond the Bank's control. Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Account-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs, except to the extent that applicable law requires a longer timeframe. You agree to cooperate with the

Bank in any loss recovery efforts the Bank undertakes to reduce any loss or liability that arises in connection with the Account.

40. Indemnity and Release

To the fullest extent permitted by law, you agree to release, indemnify and hold the Bank, Partner, and our respective officers, directors, shareholders, employees, successors, predecessors, representatives, principals, agents, assigns, parents, subsidiaries and/or insurers harmless for any losses, damages, suits and expenses, including reasonable attorneys' fees, that we may incur, without regard to the merit or lack thereof, arising out of, or related in any way to (1) the matters set forth herein; (2) our taking any action or not taking any action that we are entitled to take pursuant to this Agreement and applicable law; (3) any action or omission by you in violation of this Agreement or applicable law; or (4) our action or inaction in reliance upon oral, written or electronic instructions or information from you. These indemnities will apply, without limitation, to any losses arising from the dishonor of any check or other debit item. If you are a California resident, you waive California Civil Code Section 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor." If you are a resident of another jurisdiction, you waive any comparable statute or doctrine.

41. Death or Incompetence

You agree to notify us promptly through your representative if you die or are adjudicated (determined by the appropriate official) incompetent (together, "Incapacitation"). We may continue to honor instructions until: (a) we know of your Incapacitation, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may continue to accept deposits and process transactions to your Account until we receive notice and any required proof of Incapacitation and may pay transactions initiated on or before the date of Incapacitation for up to 10 days after your Incapacitation unless ordered to stop payment by someone claiming an interest in the Account. If we receive notification or if we have reason to believe that you have become Incapacitated, we may place a hold on your Account and refuse all transactions until we know and have verified the identity of your successor. Your estate will be responsible for repaying us for any tax liability resulting from payment of your Account balance to your estate. You agree to hold us harmless for any actions we take based on our belief that you have become Incapacitated, or any notices of death or incapacitation that we receive. If certain payments originating from government entities are deposited into your Account after your death, we may be required to return those payments to the originator upon notice. If you owe us a debt at the time of your Incapacitation, we are authorized to exercise our right of setoff or security interest rights against the funds credited to your Account after your Incapacitation.

42. Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided, if any. If no delivery instruction is provided, notice must be given by emailing Partner at support@trycrew.com. We must receive it in time to have a reasonable opportunity to act on it. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file or emailed to you at the email address we have on file for you.

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your Account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by Federal Regulation CC or other law.

43. Periodic Statements

We will make available a periodic statement for your Account monthly ("Statement"). We will make your Statement available through email or the Online Services, or by mail if a paperless Statement is not made available. We have made the Statement available to you on the day we notify you that the paperless Statement is available or we mail your paper Statement. You may also view your recent transaction history at any time through the Online Services. You agree to notify us promptly if you do not receive your Statement by the date that you normally would expect to receive it. You agree that the Statements have been delivered or made available to you in a reasonable manner. If we send any Statements after you have filed for bankruptcy, you acknowledge that such Statements are for informational purposes only and are not an attempt to collect a debt.

44. Consumer Reports

We may report information about you or your Account to a consumer reporting agency. If you believe that we have reported inaccurate or incomplete information about your Account to a consumer reporting agency, you have the right to file a dispute with that consumer reporting agency. You may also submit a dispute directly to us by writing to us at support@trycrew.com.

45. No Waiver

If we fail to exercise any right, that doesn't mean that we waive that right or any other right, and we may still enforce all of our rights in the future.

46. Governing Law

Your Account is governed by federal law and the laws of the State of Maine. We enter into this Agreement with you in Maine. Except as otherwise provided in the Arbitration Agreement, this Agreement and your Account are subject to applicable federal laws and laws of the State of Maine, without regard to internal principles of conflicts of law. Except as otherwise provided in the Arbitration Agreement, if any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. Transactions in your Account are also subject to the Nacha Rules, other applicable clearinghouse and Federal Reserve rules and regulations. Changes in these laws may change the terms and conditions of your Account. We will notify you of any changes as required by law.

Funds Availability Policy

This policy statement applies to all deposit accounts.

Your Ability to Withdraw Funds – Your ability to withdraw funds that you have deposited to your Bangor Savings Bank account will be determined by this policy. This policy may be amended upon notice to you as required by law. This policy governs deposits into all deposit accounts at Bangor Savings Bank.

Our policy is to delay the availability of funds that you deposit in your account except for those that require same day availability – see below. During the delay, you may not withdraw the funds in cash, you may not be able to use your Bangor Debit Mastercard® for purchases, and we may not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. **Certain deposit and withdrawal features described in this Funds Availability Policy may not be available on all accounts.**

Business Days – Our business days are Monday through Friday. Holidays are not included.

Determining the Availability of a Deposit – The length of the delay is counted in business days from the day of your deposit. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a business day we are not open for reasons outside of our control, such as an interruption or communications or computer or other equipment facilities; a suspension of payments by another bank; a war; or an emergency condition beyond the control of the bank we will consider that the deposit was made on the next business day we are open.

The length of the delay in availability varies depending on the type of deposit as explained below.

Electronic payments are available one business day after the bank receives (1) payment in actually and finally collected funds; and (2) information on the account and amount to be credited. **NOTE: In an ACH debit transfer, the originator orders another account to be debited and the originator's account to be credited. ACH debit transfers are not electronic payments under Regulation CC; therefore, they are not subject to this Funds Availability Policy, and availability may be delayed for a reasonable time.

Same-Day Availability – Funds from the following deposits are available for the payment of checks, Bangor Debit Mastercard® purchases and for cash withdrawal on the same business day we receive the deposit:

- Electronic direct deposit payments, such as Social Security benefits and automatic payroll deposits.
- Funds from wire transfers.

Next-Day Availability – Funds from the following deposits are available for the payment of checks, Bangor Debit Mastercard® purchases and for cash withdrawal on the first business day after deposit:

- Checks drawn on Bangor Savings Bank.
- Checks drawn on other U.S. and Canadian Banks, if made to a Bangor Savings Bank teller*.
- Deposits consisting of cash and checks drawn on other U.S. and Canadian Banks made at a Bangor Savings Bank ATM before 6:00 pm*.
- Checks drawn on other U.S. and Canadian Banks, if made via Bangor Savings Bank mobile remote deposit capture, Bangor Mobile, before 6:00 pm*.
- U.S. Treasury checks, if the item is payable to you.
- Local Checks.

- Federal Reserve Bank Checks, Federal Home Loan Bank Checks, and Postal Money Orders, if these items are payable to you.
- State and Local government checks, if these items are payable to you.
- Cashier's, certified, treasurer's and teller's checks that are payable to you.

Our policy is to make funds from checks available as follows:

Generally, funds from the deposit of checks drawn off of financial institutions in the United States and Canada will be available for the withdrawal of cash, Bangor Debit Mastercard® purchases, and the payment of checks on the first business day after deposit. Funds from the deposit of checks drawn off Foreign Banks (other than Canadian Banks) are accepted for collection with availability based on final payment from the paying Bank.

Other Rules:

***Longer Delays May Apply** – In some cases, we may delay your ability to withdraw funds beyond the first business day after deposit. However, the first \$275 of your deposit will be available on the first business day after deposit.

If for any reason there will be an extended time period when funds deposited will not be available for withdrawal of cash, Bangor Debit Mastercard® purchases or the payment of checks, we will provide notice to you. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Exception Delay:

Funds you deposit by check may be delayed for a longer period of time under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$6,725 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency condition beyond the control of the Bank, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They generally will be available no later than the seventh business day after deposit.

Special Rules for New Accounts:

If you are a new customer, the following special rules may apply during the first 30 days your account is open:

- Funds from electronic direct deposits to your account will be available on the day requested by the sender.

- Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, treasurer's, teller's, traveler's, and federal, state and local government checks will be available on the first business day after deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the seventh business day after deposit.

Funds from all other check deposits will be available on the ninth business day after deposit.

Hold on Other Funds:

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Checking Account Disclosures

Please read these Account Disclosures carefully. These terms apply to your Deposit Account provided by Bangor Savings Bank in connection with Crew Finance, Inc.. Capitalized terms not defined in these Account Disclosures shall have meanings set forth in the Deposit Account Agreement and Debit Card Agreement.

TRUTH IN SAVINGS DISCLOSURES

Account Type:

Consumer Checking/Transactional Account

FDIC Insurance:

Your Account is eligible for FDIC insurance, up to applicable federal limits, as set forth in your Agreement.

Interest:

Your Account will bear interest. The interest rate on your Account is 2.91% with an annual percentage yield (APY) of 2.95%.

Your interest rate and annual percentage yield (APY) may change at any time at our sole discretion. There are no maximum or minimum interest rate limits for this Account.

Balance Calculation Method:

We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in your Account each day. If your Account bears interest, interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g., ACH).

Interest will be compounded on a monthly basis. Interest will be credited to your Account on a monthly basis. As of the date we credit the accrued interest to your Account, any fractional amount of interest accrued that is less than one cent may be rounded down to the nearest whole cent, and you will forfeit the difference.

Effect of Closing Your Account. If you close your Account before interest is credited, you will not receive the accrued interest.

Minimum Balance:

There is no minimum balance to open your Account, maintain your Account, avoid the imposition of fees or obtain the disclosed interest rate and APY.

Transaction Limits:

Your Account is subject to all the limitations set forth in your Bangor Savings Bank Deposit Account Agreement (“Deposit Account Agreement”), Bangor Savings Bank Debit Card Agreement (“Debit Card Agreement”) and any other agreement between you and us. In addition, the following transaction limits apply:

Limit	Amount
ACH/Wire Transaction Limit	\$250,000
Daily/Weekly/Monthly ACH/Wire Limit	\$250,000 Daily / \$500,000 Weekly / \$500,000 Monthly
Daily/Weekly/Monthly Mailed Check Limit	\$10,000 Daily / \$25,000 Weekly / \$50,000 Monthly
ATM Withdrawal Limit	\$500
Daily/Weekly/Monthly ATM Withdrawal Limit	\$500 Daily / \$3,000 Weekly / \$5,000 Monthly
Debit Card Transaction Limit	\$2,500
Daily/Weekly/Monthly Debit Card Transaction Limit (including ATM transactions and both physical and virtual card transactions)	\$2,500 Daily / \$17,500 Weekly / \$30,000 Monthly
Cash Deposit Transaction Limit	\$5 minimum / \$500 maximum
Remote Deposit Capture Limit	\$5,000
Daily Remote Deposit Capture Limit	\$10,000
Daily/Weekly/Monthly Cash Deposit Transaction Limit	\$500 Daily / \$1,000 Weekly / \$3,000 Monthly

Note: These are default limits. Customers may apply additional controls through the Partner’s applications that further restrict debit card transactions on physical or virtual cards.

Account access and transactions are only made available to you on the Partner’s Online Services. Deposits to your Account may only be made by supported deposit methods as outlined in section 15.1 of this Deposit Account Agreement. Withdrawals from your Account may only be made by ACH transfer to your Linked Account on the Partner’s mobile application, and by making purchases and ATM

withdrawals on your Card, if one is issued to you with your Account. You may not make transactions, view information, or access the funds in your Account using services such as Bangor Online, Bangor Mobile, Telephone Banking, or any services available within each of these platforms. You may not deposit checks at an ATM, and you may not deposit cash except through the Cash Deposit Service, even if your Card allows you ATM access to cash. You may not make transactions or access your Account using Bangor Savings Bank's branches.

Fee Schedule:

You agree to pay all applicable fees on your Account, which are disclosed in your Deposit Account Agreement, Debit Card Agreement (if applicable), and any other agreement you have with us. In addition, you agree to pay the following fees:

Fee	Amount	When the Fee Will Be Imposed
ATM Transaction	\$0.00	We will reimburse ATM fees on the first 20 ATM withdrawals your family does annually.
Cash Deposit	\$0 for the first 12 per calendar year; \$3.95 for each thereafter.	After each completed deposit after 12 per family per year.
Remote Deposit Capture	\$0.00	
Monthly Maintenance	\$0.00	
Overdraft	\$0.00	
International Transaction	\$0.00	
Returned Payment/Insufficient Funds	\$0.00	
Incoming Domestic Wire	\$0.00	
Outgoing Domestic Wire	\$20.00	If total deposits in Crew accounts are less than \$50,000

Savings Account Disclosures

Please read these Account Disclosures carefully. These terms apply to your Deposit Account provided by Bangor Savings Bank in connection with Crew Finance, Inc.. Capitalized terms not defined in these Account Disclosures shall have meanings set forth in the Deposit Account Agreement and Debit Card Agreement.

TRUTH IN SAVINGS DISCLOSURES

Account Type:

Consumer Savings Account

FDIC Insurance:

Your Account is eligible for FDIC insurance, up to applicable federal limits, as set forth in your Agreement.

Interest:

Your Account will bear interest. The interest rate on your Account is 2.91% with an annual percentage yield (APY) of 2.95%.

Your interest rate and annual percentage yield (APY) may change at any time at our sole discretion. There are no maximum or minimum interest rate limits for this Account.

Balance Calculation Method:

We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in your Account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g., ACH).

Interest will be compounded on a monthly basis. Interest will be credited to your Account on a monthly basis. As of the date we credit the accrued interest to your Account, any fractional amount of interest accrued that is less than one cent may be rounded down to the nearest whole cent, and you will forfeit the difference.

Effect of Closing Your Account. If you close your Account before interest is credited, you will not receive the accrued interest.

Minimum Balance:

There is no minimum balance to open your Account, maintain your Account, avoid the imposition of fees or obtain the disclosed interest rate and APY.

Transaction Limits:

Your Account is subject to all the limitations set forth in your Bangor Savings Bank Deposit Account Agreement ("Deposit Account Agreement"), Bangor Savings Bank Debit Card Agreement ("Debit Card Agreement") and any other agreement between you and us. In addition, the following transaction limits apply:

Limit	Amount
ACH Transaction Limit	\$250,000
Daily/Weekly/Monthly ACH Limit	\$250,000 Daily / \$500,000 Weekly / \$500,000 Monthly

Account access and transactions are only made available to you on the Partner's Online Services. Deposits to your Account may be made by ACH transfer from your Linked Account on the Partner's Online Services. Withdrawals from your Account may only be made by ACH transfer to your Linked Account on the Partner's mobile application, and by making purchases and ATM withdrawals on your Card, if one is issued to you with your Account. You may not make transactions, view information, or access the funds in your Account using services such as Bangor Online, Bangor Mobile, Telephone Banking, or any services available within each of these platforms. You may not deposit checks at an ATM, and you may not deposit cash except through the Cash Deposit Service, even if your Card allows

you ATM access to cash. You may not make transactions or access your Account using Bangor Savings Bank's branches.

Fee Schedule:

You agree to pay all applicable fees on your Account, which are disclosed in your Deposit Account Agreement, Debit Card Agreement (if applicable), and any other agreement you have with us. In addition, you agree to pay the following fees:

Fee	Amount	When the Fee Will Be Imposed
Monthly Maintenance Fee	\$0.00	
Overdraft Fee	\$0.00	
Returned Payment/Insufficient Funds fee	\$0.00	
Incoming domestic wire fee	\$0.00	

Bangor Savings Bank

Debit Card Cardholder Agreement

TERMS AND CONDITIONS FOR YOUR BANGOR SAVINGS DEBIT CARD. IMPORTANT CARD INFORMATION - PLEASE READ.

AS SET FORTH BELOW, ANY CLAIM, DISPUTE, OR CONTROVERSY OF WHATEVER NATURE ARISING OUT OF OR RELATING TO THIS AGREEMENT WILL BE RESOLVED BY FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE "DISPUTE RESOLUTION" PROVISION CONTAINED IN THIS AGREEMENT. THIS AGREEMENT ALSO INCLUDES A WAIVER OF CLASS ACTION AND YOUR RIGHT TO A JURY TRIAL. PLEASE READ THE "DISPUTE RESOLUTION" SECTION CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS AND MAY BE ENFORCED BY US. YOU MAY OPT OUT OF ARBITRATION BY NOTIFYING US WITHIN 60 DAYS OF ACCOUNT OPENING AS SET FORTH IN THE ARBITRATION AGREEMENT BELOW. BY ENTERING INTO THIS AGREEMENT, YOU EXPRESSLY ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND ALL OF THE TERMS OF THIS AGREEMENT AND HAVE TAKEN TIME TO CONSIDER THE CONSEQUENCES OF THIS IMPORTANT DECISION.

Contact Us:

- You may contact us any time by emailing us at support@trycrew.com.
- You may call us at (888) 853-5506 between the hours of 8 a.m. and 6 p.m. Mountain Time, on business days.
- You may write to us at 2000 Ashton Blvd #175, Lehi, UT 84043.

1. Agreement

This Bangor Savings Bank Debit Card Cardholder Agreement ("Agreement") is made between you ("you", "your") and Bangor Savings Bank ("Bank", "we", "us", "our") and governs the use of your Mastercard® debit card ("Card") issued by the Bank in connection with your Bank deposit account ("Account") issued under this program. Your Account remains subject to the terms of your Bangor Savings Bank Deposit Account Agreement ("Account Agreement"). This Agreement includes and incorporates by reference our Privacy Policy, the Account Disclosures, and all fee schedules disclosures ("Fee Schedule") and materials provided to you before and when you applied for and/or opened your Account, and any supplements or amendments to this Agreement. Your Card is offered to you in partnership with Crew Finance, Inc. ("Partner"), which provides services to you and the Bank in connection with your Card. Your Card may access an individual deposit account established in your name or a beneficial interest in a pooled account established in the Bank's name, for the benefit of you and other customers. You understand and agree that your funds may be pooled into a single account with the funds of other customers, but we will keep track of the balances we hold in your name.

Use of your Card remains subject to Partner's Terms of Use as updated from time to time ("Partner's Terms of Use") and Partner's Privacy Policy as updated from time to time ("Partner's Privacy Policy"), and any other agreements between you and Partner that apply to your use of products and services provided by Partner, and any other features, technologies, and/or functionalities offered by Partner on its website, mobile app, or through any other means. This Agreement is provided to you in electronic format pursuant to the Bank's or Partner's E-Sign Agreement that you are required to accept and agree to at or before the time you open your Account. Partner may offer other services to you which are not governed by this Agreement. Those products and services are not provided by the Bank, except as otherwise stated in an agreement you have with us, and we disclaim responsibility for all such products and services to the fullest extent permitted by law.

Please read this Agreement carefully and retain it for future reference. By applying for, opening, using or continuing to use your Card, you agree to be bound by this Agreement as well as any other agreement or document we may provide to you from time to time in connection with your Card or Account. Continued use of your Card means your ongoing agreement to this Agreement, as amended from time to time. By continuing to use your Card, you further agree to pay any fees due and outstanding associated with the Card, including giving us the right to collect such fees directly from the Account balance. You are responsible for the accuracy and completeness of all information supplied to the Bank and Partner in connection with the Account, your Card, and the Bank's and Partner's services. This Agreement and the deposit relationship do not create a fiduciary relationship between you and the Bank. You will receive a separate set of Checking Account Disclosures which will include schedule of transaction limits, and fees applicable to the Card, which are incorporated into this Agreement by reference.

If there is a conflict between this Agreement and any other document or statement made to you concerning your Card, this Agreement will govern. If there is a conflict between this Agreement and any other document or statement made to you by the Bank concerning any services or products other than the Card and related banking services provided by the Bank, the separate terms and conditions applicable to that service or product will govern.

2. Online Services

The Account and your related Card activity and services are accessed through the mobile application hosted by a third-party provider, Partner, ("Mobile App") and websites owned by Partner ("Sites"). The Mobile App and Sites together are defined as "Online Services." Online Services are provided by Partner and not by the Bank. To the extent permitted by law, Bank disclaims liability for all losses you may incur as a result of your use of the Online Services or any act or omission of Partner. Neither the Bank nor Partner is responsible for any costs you incur to maintain internet access, mobile device data and telecommunication services, or an email account. You may not access your Account or receive services related to your Card by visiting a Bank branch or location.

3. Amendments and Modifications

This Agreement may be amended or changed by the Bank in its sole discretion at any time by posting the amended documents (including this Agreement) on the Bank's website or the Online Services, or notifying you of the amendments using any of the contact information we have on file for you. And any such amendment will be effective upon such posting to the Online Services, upon sending you a notice of the change, or on the effective date specified in the notice of the change. The current Agreement is available at <https://www.trycrew.com/debit-agreement> or in the Mobile App. For any adverse changes to this Agreement, we will provide you reasonable notice in writing or by any method permitted by law. However, if a change is made for security purposes, such change can be implemented without prior notice. Your continued maintenance or use of the Card after the change will be deemed acceptance of any change and you will be bound by it. To reject the change, you must stop using your Card and destroy your Card and any other access device we make available to you under this Agreement before the effective date of the change. Your termination of this Agreement does not affect any of our rights or your obligations arising under this Agreement prior to such termination.

4. Our Privacy Policy

Your privacy is very important to us. All services offered by Partner in connection with your Card, including the Online Services, and by Bank are subject to Partner's Privacy Policy and the Bank's Privacy Policy. Please carefully review Partner's Privacy Policy and the Bank's Privacy Policy for more information. The Bank's Privacy Policy is available at <https://www.bangor.com/privacy-policy> and Partner's Privacy Policy is available at <https://www.trycrew.com/privacy>.

5. Purpose of Transactions

Your Account is a consumer deposit account, and your Card may not be used for commercial purposes. A consumer deposit account is a deposit account that is held or maintained for primarily personal, family, or household purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement or Partner's Terms of Use, or for any other reason in our sole discretion.

6. Obtaining the Card

You must open and maintain an Account in accordance with the terms of your Deposit Account Agreement prior to activating your Card. By submitting an application for a Card or Account, you authorize us to obtain information about you from time to time from consumer reporting agencies,

check verification services, our subsidiaries and affiliates, and other third parties for the purpose of considering your Card application or any other purpose permitted by applicable law. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account or requests a Card. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time. If we are not able to validate your identity or authenticity to our satisfaction, we may not issue the Card.

7. Eligibility

The Bank will determine your eligibility for a Card in its sole discretion. We may require you to obtain an Account in order to qualify for a Card. If you do not qualify for or open an Account, we may not issue you a Card. You must also agree to go paperless. This means that you must (1) provide us with and maintain a valid email address and (2) agree to accept electronic delivery of all communications by consenting to the Bank's and/or Partner's E-Sign Agreement in accordance with our instructions. We may decline to issue a Card to you for any lawful reason. We are not liable for any damages or liabilities resulting from refusal of a Card relationship.

8. Joint Owner and Child Authorized Users

If your Account is jointly owned, each Joint Owner may be issued a Card and has equal authority to use the Card and any Virtual Card to access the Account. Each Joint Owner is jointly and severally liable for all Card transactions and obligations, to the extent permitted by law. We may issue, reissue, or cancel Cards for either Joint Owner, and we may rely on instructions from either Joint Owner regarding the Card, except that removal of a Joint Owner or closure of the Account requires both Joint Owners' consent as described in the Deposit Account Agreement.

You or a Joint Owner may be given the ability to designate individuals ("Child Authorized Users") who you authorize to use your Card or obtain their own Card or access device that accesses your Account. When you have consented to adding a Child Authorized User, you understand that any transaction authorization, instruction or any other action concerning your Card that your Child Authorized User engages in will be deemed authorized by you and valid and we are under no obligation to investigate the authorization, instruction or activity. You also agree that you will not hold us liable for acting upon any such authorization, instruction or activity. We reserve the right to terminate your Child Authorized User's access to the Account or Card for any reason and without advance notice.

We will continue to treat all actions taken by your Child Authorized User as authorized by you until you revoke the Child Authorized User's access to your Account or Card by notifying us by email at the address listed above or through the Online Services. You must also destroy the Card to which the Child Authorized User has access, and remove their access to any Virtual Card or electronic device through

which the Child Authorized User has access to the Virtual Card. Until we have been properly notified in writing of any change in such authorization and we have had a reasonable period of time to act upon such notice, we may pay, apply, or otherwise honor and charge your Account and Card transactions, without inquiry, without limit as to amount, and without regard to the application of the proceeds thereof all orders for payment or transfer of money for whatever purpose. We may cancel all Cards that access your Account and issue replacement Cards to you and the Child Authorized Users who continue to have access to your Account. This may result in an interruption or delay in your ability to use the Card to access your Account. You must notify us immediately by email of any change in the status of any Child Authorized User. We may ask you to give us additional documentation. No action taken by us before we receive proper notification in writing of any such change and have had a reasonable period of time to act upon such notice will be affected by any such notice.

9. Activating Your Card

You must activate your Card before using it. You may activate your Card by following the instructions we send you with your physical Card. You may activate your Virtual Card by following the instructions available in the Online Services. We may require you to select a Personal Identification Number ("PIN"). Your PIN is the access code to your Account for all pinned point-of-sale terminal purchases and transactions at ATMs.

10. Using Your Card

You may use you Card to (a) purchase goods and services at a merchant point-of-sale; (b) obtain cash from an ATM or merchant point-of-sale; (c) receive payments from a business by providing your Card number to third-party payment services; and (d) access information about your account, such as a balance inquiry, at an ATM.

a. Automated Teller Machine (ATM) Transactions

You may access your account at an ATM using your Card and PIN to withdraw cash from your Account and obtain certain information about your Account, such as balance inquiries. You may not deposit cash or checks at an ATM. You may use your Card at Pulse® Maestro®, and AllPoint System ATMs in the United States. When you use an ATM belonging to another network or outside of the United States, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

b. Point of Sale Transactions

Subject to the transaction limits set forth in this Agreement and the Account Disclosures, you may use your Card to make transactions to purchase goods (in person, by phone, or through the internet, as the merchant permits), and get cash back from a merchant (if the merchant permits), where Mastercard® debit cards are accepted. We may subtract from your Account balance the amount of any Card transaction that you initiated or approved. We are not required to comply with any multiple-signature requirement, even if you have otherwise instructed us to do so. Some of these services may not be available at all terminals.

c. Authorizations and Holds

Most merchants will ask us to authorize your use of the Card to make a transaction. When we give authorization, we may place a hold on your available balance for the amount of the authorization. There may be delays of several days between the authorization and the date the transaction is presented for payment, and your transaction may post to your account after the authorization hold has lifted. We may authorize or refuse to authorize a transaction based on a different amount than the authorization request, because some merchants request authorization for an amount that is different than the amount of the purchase (e.g., restaurants, hotel, car rental agencies, and gas stations). The authorization may not lift immediately after your transaction is presented for payment. When we give authorization to a merchant for your purchase, your available balance may decrease, but the authorization may not prevent other transactions, such as ACH transactions, from posting to your account, which can leave your account without enough funds to pay for all transactions you make. For more information about overdrafts and non-sufficient funds in your Account, see your Deposit Account Agreement.

d. Delays in Posting Transactions

Due to the nature of the remote banking system, there may be delays between the time of any banking transaction at a remote banking facility and at the time it is shown on our records of your Account.

e. Documentation and Receipts

You can get a receipt at the time you use your Card to make any transfer to or from your Account using an ATM or a point of sale terminal. You will receive a monthly periodic statement of your Card activity. We may rely on the coding sent to us by a merchant or other third party to determine where a transaction has occurred, and the nature of the transaction or merchant, which may affect whether or not we authorize the transaction, whether a fee is assessed for the transaction, and whether the transaction is eligible to earn rewards and other benefits.

f. Overdrafts

If any withdrawal(s) with your Card creates a negative balance in your Account(s), you shall pay to us the amount of such overdraft, including any applicable overdraft charges set forth in your Fee Schedule, in the same manner as any other overdraft on your Account.

g. International and Foreign Currency Transactions.

We may permit you to use your Card in certain foreign countries or to make transactions in currencies other than United States Dollars ("International Transactions") subject to our approval. We may block transactions in certain foreign countries. Some merchants and ATMs are considered International Transactions even if they are physically located in the United States. You agree to pay all International Transaction fees shown on your Fee Schedule

The exchange rate applied to Card transactions that occur in a foreign currency will be selected by the network that processes the transaction. The network will select from the range of rates available in wholesale currency markets or a rate mandated by the government that issues or controls the currency in that country on the date it processes the transaction. The processing date on which the exchange rate is applied may differ from the date you used your Card. The exchange rate we use may include a spread, commissions or other costs that we, our affiliates or vendors charge in providing foreign

exchange to you. The exchange rate may vary among customers depending on your relationship, products with us, or the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. You should expect that these rates will be less favorable than rates quoted online or in publications.

11. Virtual Card

We may issue a virtual debit card or similar access device ("Virtual Card") which enables you to make Card transactions under this Agreement without a physical plastic debit card. A Virtual Card is a "Card" for the purposes of this Agreement.

We may allow you to generate different types of Virtual Cards, including but not limited to cards that auto-cancel after a single transaction, expire after a fixed time period, or remain active until you cancel them. Specific terms for each Virtual Card type, including expiration timing and spending limits, may be presented to you through the App at the time of issuance. You are responsible for managing the controls associated with your Virtual Card. Any charges made to a Virtual Card prior to its expiration or cancellation are your responsibility. Scheduled recurring or subscription transactions may be declined if your Virtual Card expires or is canceled. Transactions that exceed any spending limits may be declined. We are not responsible for any consequences resulting from declined transactions due to such limits or expiration.

You may be permitted to add your Virtual Card to a digital wallet, such as one provided by Partner through the Online Services, or by a third-party, such as Apple Pay or Google Pay (each, a "Digital Wallet"). Your use of a Digital Wallet is subject to all supplemental terms and conditions provided by the Bank governing the use of a Digital Wallet, as well as the terms and conditions required by the Digital Wallet provider. You understand and agree that we may share information about your Card and Account with the Digital Wallet provider. Use of a Digital Wallet is not available at all points of sale and transaction terminals. You are responsible for obtaining and maintaining a mobile device and any other equipment, internet connection, applications, software, and other items necessary to use a Digital Wallet. If your Virtual Card, Digital Wallet, or any mobile device, username, or password you use to access a Virtual Card or Digital wallet is stolen, compromised, or used without your permission, you must notify us immediately, using the procedure notifying us for lost and stolen Cards.

A Digital Wallet is provided by a third party without warranty from Bank. You acknowledge and agree that from time to time, your use of your Card in connection with a Digital Wallet may be delayed, interrupted or disrupted for an unknown period of time for reasons we cannot control. Neither we, or our affiliates, agents, or service providers, will be liable for any claim arising from or related to use of your Card through a Digital Wallet due to such delay, interruption, disruption or similar failure. You acknowledge that we are not a party to the terms and conditions for a Digital Wallet between you and a Digital Wallet provider or the other third parties supporting that Digital Wallet and we do not own and are not responsible for a Digital Wallet. We are not responsible for maintenance or other support services for a Digital Wallet and shall not be responsible for any other claims, losses, liabilities, damages, costs or expenses with respect to your use of a Digital Wallet including, without limitation, any third party product liability claims, claims that a Digital Wallet fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and claims with respect to intellectual property infringement. Any inquiries or complaints relating to the use of a Digital Wallet must be directed to the Digital Wallet provider or the other third parties supporting that Digital Wallet.

12. Mastercard® Zero Liability

As a Mastercard® cardholder, Zero Liability applies to your purchases made in the store, over the phone, online or via a mobile device and ATM transactions. As a cardholder, you will not be held responsible for unauthorized transactions if: 1. You have used reasonable care in protecting your card from loss or theft; and 2. You have promptly reported to your financial institution when you knew that your Mastercard® was lost or stolen. If you have questions regarding Zero Liability coverage or you suspect unauthorized use of your card, please contact us.

13. Protecting Yourself At ATMs

ATMs are a great convenience, in part because they are available at night or in remote locations. Because of that, we offer you the following helpful suggestions to exercise good judgment and care when using our (or anyone's) ATM.

- Your ATM Card and Personal Identification Number (PIN)
 - Protect your Card by keeping it in a safe place. If your Card is lost or stolen, you should notify us immediately.
 - Protect your PIN. Never give your PIN to anyone, and you should never write your number anywhere, especially on your Card. Do not choose a PIN that is obvious (such as telephone numbers, addresses, or birth dates).
 - Never give information about your Card or PIN over the telephone. We will never ask you for this information. You should refuse any requests for this information and immediately notify us.
- Using ATMs
 - Prepare your transactions before going to the ATM.
 - Park in well-lit areas close to ATMs.
 - To avoid instances of "shoulder surfing," shield the keypad with your hand or body while entering your PIN.
 - Take all transaction receipts and records with you when leaving the ATM. Keep these documents in a safe place with your other account records so that you can compare it against your account statement.
 - Do not open locked ATM vestibule doors for others.
 - If you use a drive-up ATM, be sure passenger windows are rolled up and your doors are locked.
 - Be aware of your surroundings, especially after dark. If you must use an ATM at night, consider taking someone with you.
 - Put cash away promptly and count it later in the safety of your car or home.
 - Report all crimes immediately to law enforcement officials.

14. Compliance with Laws and Regulations

You agree to comply with all applicable laws, which term shall include, but is not limited to, all statutes, regulations, interpretations, directions and guidance of any regulatory authority, the rules of any payment network you use to make transactions using your Card, and the rules of any relevant industry

self-regulatory authority, which are applicable to the Bank or your use of the Card and related services offered under this Agreement.

15. Contact Information; Notifying Us of Changes

You agree to provide and maintain a valid telephone number, mailing address, and email address (collectively, "Contact Information") on file with us at all times. By providing your Contact Information, you represent and warrant that you own and are authorized to send and receive communications using that Contact Information. You must notify us immediately if there is a change to your name, telephone number, mailing address, email address, or any other information you have provided us. Unless we agree otherwise, change of Contact Information or name must be made via the Online Services or email sent to support@trycrew.com, and you must submit any proof of address and identification requested by us. We may change your mailing address in our files if we receive an address change notice from the U.S. Postal Service or if a company in the business of providing correct addresses informs us that the address in our records no longer matches your current address.

Neither the Bank nor Partner will be liable for any adverse effects to the Card as a result of undelivered mail or email or your inability to access Card information through the Online Services due to a failure to promptly notify the Bank or Partner of a change to your email or postal mailing address or if your email settings block or filter out messages from the Bank or Partner.

16. Contacting You

To the extent permitted by applicable law, you authorize us and each of our affiliates, agents, service providers, contractors, and successors, to contact you to service or maintain your Card using any Contact Information we have on file for you. You agree that these contacts are not unsolicited for purposes of state or federal law. You further agree that we, our affiliates, agents, service providers, contractors, and successors may: (1) contact you in any way, including through the Online Services, mail, email, calls, and texts, including a mobile, wireless, or similar device, and using automated telephone equipment or prerecorded messages; (2) contact you at any number that you have given us, any number we have for you in our records, and any number from which you call us, including your cellular or other wireless device, even if that number is a wireless, cellular, or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device, and even if such telephone number is currently listed on a Do Not Call Registry; and (3) contact you at any email address you provide to us or any of our affiliates, agents, service providers, contractors, successors, or any other person or company that provides any services in connection with this Agreement. We may monitor, tape, or electronically record our telephone calls with you, including any calls with our customer service department, collections department, and any of our agents or service providers. For the avoidance of doubt, you agree you will accept calls from us regarding your Card. You understand these calls could be automatically dialed and a recorded message may be played. We may send communications electronically, rather than through U.S. mail or other means, unless the law says otherwise. We are not required to act upon instructions you give us unless you follow our instructions for notifying us and we have a reasonable opportunity to act on your instruction.

You may opt out of receiving autodialed or prerecorded calls or texts, to the extent required by law. You may withdraw your consent to SMS communications by replying STOP to the SMS message, or you may

change your communications preferences by contacting Partner at support@trycrew.com. We may require up to 10 days prior notice of your request to change your Contact Information or communications preferences. We may not be able to accommodate your communications preferences. Should you provide a phone number for which you are not the subscriber, you understand and agree that you will indemnify us for any and all costs and expenses incurred as a result of us trying to contact you at that number. Costs and expenses include reasonable attorney's fees, if permitted by law. We may monitor and record calls for training and quality assurance purposes.

You are responsible for any and all charges, including fees associated with text messaging, imposed by your communications service provider. By indicating your consent on the Online Services or on your mobile device, you also agree to receive alerts about your Card activity, balances, payments, suspicious activities, and other matters involving your use of the Card through push notifications to your smartphone or other device. Receipt of push notifications may be delayed or prevented by factors beyond our control, including those affecting your internet/phone provider. We are not liable for losses or damages arising from non-delivery, delayed delivery, or the erroneous delivery of any push notification; inaccurate push notification or Online Services content; or your use or reliance on the content of any push notification or the Online Services for any purposes, to the fullest extent permitted by law. Each push notification may not be encrypted and may include your name and information pertaining to your Card or use of the Online Services. We may terminate your use of push notifications at any time without notice. You may choose to discontinue receiving push notifications by updating your preferences on your smartphone or device.

17. Liability for Transactions On Your Account

You are liable and must pay for all transactions you make using your Card. Unless otherwise permitted under this Agreement, you may not permit any other person to use your Card. You are liable for all transactions made with your Card by you or any person to whom you provide access to your Card or any Credentials (as defined below) or device that can be used to access your Card, even if that person has exceeded their authority, until you notify us that such person is no longer authorized to use your Account, and we have a reasonable opportunity to act on your notification.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your Card. This also includes any action that you or a third party takes regarding the Card that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your Account when they are incurred, without notice to you.

18. Transaction Limits

There are limits on the amount, type, and frequency of transactions you can make using your Account, which are described in this Agreement, your Deposit Account Agreement or in your Account Disclosures. There are other limits on your Account and your Card that we do not disclose to you in order to maintain the security of your Account, your Card and your systems, and we may change these limits without notice to you, unless required by applicable law.

19. Prohibited Transactions

We cannot schedule bill payments (1) to bill payment recipients or billers located outside the United States or any of its territories; (2) for any single payment greater than \$99,999.99; or (3) that are otherwise prohibited by law. We have the right but not the obligation to monitor for, block, cancel and/or reverse the following types of payments, each of which is prohibited under this Agreement: (i) Payments to or from persons or entities located in prohibited territories (including any territory outside of the United States); (ii) Payments that violate any law, statute, ordinance or regulation; (iii) Payments related to: (1) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (2) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (3) goods or services that are sexually oriented; (4) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (5) goods or services that defame, abuse, harass or threaten others; (iv) Payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes; and (v) Payments relating to transactions that (1) constitute money-laundering or terrorist financing; or (2) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges, or check cashing. You must not use your Card for any illegal purposes. We have no obligation to monitor, review or evaluate the legality of any transaction, however, Card transactions are subject to review and can be delayed, rejected or frozen if the Bank determines in its sole discretion that the transaction violates applicable law, this Agreement, the policies of the Bank, or the network rules governing your Card. Such delay or freezing of your Card may impact your available Account balance. We may deny any transaction or refuse to accept any deposit that we believe is related to illegal activity or online gambling or for any other reason at our discretion. In addition, such funds may potentially be subject to investigation by one or more federal law enforcement agencies. We reserve the right to temporarily suspend, block or reject the processing of any transaction for any reason in our sole discretion.

20. Additional information about Electronic Fund Transfers

a. Your Rights and Responsibilities

Your Account allows you to make electronic fund transfers ("EFTs") to and from your Account. EFTs are transactions that are processed by electronic means and include, among others, Card transactions. This section provides you with information and important disclosures and terms about the EFTs that are permitted with your Card. You may also receive additional services from Partner, such as the ability to request EFTs to and from your Account through the Online Services. Please refer to Partner's Terms of Use for additional terms and disclosures applicable to those services.

b. Types of EFTs Supported

You may use your Card to complete point-of-sale purchases of goods and services and to withdraw funds at an ATM or merchant point-of-sale that permits cash back withdrawals.

c. Electronic Fund Transfers Initiated By Third Parties

You may authorize a third party to initiate EFTs between your Account and the third party's account using your Card number. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. If you authorize recurring payments that may vary in amount, the third-party initiating the payment may be required to tell you, 10 days before each payment, when it will be made and how much it will be. You should only provide your Card information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these EFTs.

d. Limits on EFTs

Transaction limits apply to your use of EFTs to transfer funds to or from your Account. Please see the "Transaction Limits" section above and your Account Disclosures.

e. Your Right to Stop Payment

If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call us at (888) 853-5506, or write us at support@trycrew.com in time for us to receive your request 3 Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop-payment order you give, if set forth in our Fee Schedule. If you order us to stop an EFT payment 3 Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

f. Confidentiality

We will disclose information to third parties about your Account or the transfers you make: (i) Where it is necessary for completing transfers, or (ii) In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, or (iii) In order to comply with government agency or court orders, or (iv) If you give us your written permission.

g. Our Liability for Failure to Complete Transfers

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough money in your Account to make the transfer; (2) If the transfer would go over the credit limit on any overdraft line you have for your Account; (3) If the ATM where you are making the transfer does not have enough cash; (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer; (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; and (6) There may be other exceptions stated in our Agreement with you.

h. Documentation of EFTs

You can get a receipt at the time you use your Card at an ATM or point-of-sale terminal. If you have arranged to have direct deposits made to your Account at least once every 60 days from the same

person or company, you can call us at (888) 853-5506 to find out whether or not the deposit has been made. You will get a Statement as set forth in this Agreement.

i. Unauthorized Electronic Fund Transfers

If you believe that your Card or any Credential (as defined below) you use to access your Account has been lost or stolen, call: (888) 853-5506 or write: Crew Support 2000 Ashton Blvd #175, Lehi, UT 84043.

Tell us AT ONCE if you believe your Card or any Credential you use to access your Account has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit, if any). If you tell us within 2 Business Days after you learn of the loss or theft of your Card or Credentials, you can lose no more than \$50 if someone used your Card or Credentials without your permission.

If you do NOT tell us within 2 Business Days after you learn of the loss or theft of your Card or Credentials, and we can prove we could have stopped someone from using your Card or Credentials without your permission if you had told us, you could lose as much as \$500.

Also, if your Statement shows transfers that you did not make, including those made by Card, code or other means, tell us at once. If you do not tell us within 60 days after the Statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

ERROR RESOLUTION NOTICE – PROCEDURES FOR NOTIFYING US IN CASE OF ERRORS AND UNAUTHORIZED EFTS

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (888) 853-5506: Write to us at 2000 Ashton Blvd #175, Lehi, UT 84043 or email us at support@trycrew.com as soon as you can if you think your Statement or receipt is wrong or if you need more information about a transfer listed on the Statement or receipt. We must hear from you no later than 60 days after we sent the FIRST Statement on which the problem or error appeared.

(1) Tell us your name and Account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days.

If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not investigate the report.

We will determine whether an error occurred within 10 Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your Account.

For errors involving new Accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 Business Days to credit your Account for the amount you think is in error.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

j. Interruption of Card Services

If you request to cancel a Card, request a replacement Card, or you report that your Card or any Credentials have been lost, stolen, or used without your permission, we may cancel your Card and any other access device associated with your Card. We may also close your Account and reopen it with a new Account number. Once the security of your Account has been established, we will send you a replacement Card and issue you a new Card number. You may be unable to use your Card or Card number to make transactions on your Card until you receive and activate your replacement Card. Please see your Deposit Account Agreement for information about other ways to access the funds in your Account.

21. Security

It is your responsibility to protect your Card, Virtual Card, Card number, the Account number we provide you for your Account, and all passwords, access devices, and other credentials you can use to access your Card, Virtual Card, Virtual Wallet, or Account ("Credentials"). You agree to follow all of the security procedures in this Agreement. Do not discuss, compare, or share your Card or Credentials or any other information about your Account information with anyone. You could lose all of the money in your Account. Keep your Credentials, and Statements secure at all times. Make sure to also keep your mobile device secure at all times and avoid accessing the Online Services or a Virtual Wallet when others can see your screen. Your Account information can be used by thieves to issue an electronic debit or to encode your number on a false demand draft that looks like and functions like an authorized check. If you furnish your Card and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. The Bank and Partner are entitled to rely and act upon instructions received using your Credentials or your Card. You are further responsible for ensuring that you sign out of the Online Services and any Virtual Wallet when a session is complete to prevent unauthorized persons from accessing your Account. If the Online Services give you the ability to "lock" your Card, you must do so when your Card is not in use.

22. Business Days

Our Business Days are Monday through Friday, excluding federal holidays, even if we are open (each, a "Business Day").

23. Closing Your Card

You agree to immediately notify Partner if you want to close your Card. You may request to close the Card through the Online Services or by sending an email to support@trycrew.com. You will no longer be able to access funds in your Account with your Card once your Card is closed. If you close your Card, we may close your Account. Your Card remains our property and immediate surrender of it may be required by us at any time. We may cancel the Card at any time without notice or cause. Any cancellation or termination shall not affect any of your existing liability to us.

24. Account Transfer and Assignment

Your Card and your obligations under this Agreement may not be transferred or assigned without our prior written consent. We may transfer our rights under this Agreement and may transfer your Card to a successor financial institution.

25. Acknowledgement

You acknowledge the inherent risks and responsibilities associated with conducting business via the internet and that there can be no assurance that inquiries or transaction activity will be completely secure, despite security procedures established by the Bank and/or Partner such as firewalls, passwords, and data encryption. You also understand that access to the Online Services will not be free from delays, malfunctions, or other inconveniences generally associated with this electronic medium, and further agrees the Bank and/or Partner are not responsible for any such delays, malfunctions, or inconveniences. You acknowledge that you are responsible for maintaining all equipment required for your access to and use of your Card. You authorize the Bank, Partner, or any third party acting on behalf of the Bank or Partner, to serve as an agent in processing transaction instructions received from you via the internet, and to post such transactions to the Account. You will be solely responsible for the timeliness, accuracy and adequacy of the data entered as well as the completeness of any instruction entered.

26. Disclaimer of Warranties

To the fullest extent permitted by law, the Bank and Partner do not make any warranties of any kind related to the Online Services or Card, either express or implied, including but not limited to, implied warranties of merchantability or fitness for a particular purpose. Furthermore, the Bank and Partner do not warrant that the Online Services or access to or use of the Card will be uninterrupted or error free, that defects will be corrected, or that the Online Services are free of viruses or other harmful components. YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE CARD, THE ONLINE SERVICES AND THE ACCOUNT IS AT YOUR SOLE RISK, AND THAT THE CARD AND ONLINE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

We expressly disclaim all warranties that the remote card systems or components, including but not limited to, Cards and terminals, shall function properly or be available to use.

27. Data and Information Supplied by You

You have the sole responsibility of ensuring the accuracy and correctness of the data you supply. You acknowledge and agree that we will not examine the data for correctness and that we will not have any responsibility for detecting errors in the data transmitted by you. The data you transmit must be correct and complete. We will not be liable to you for failure to process incorrect or incomplete data. You agree that you are solely liable for, and we will not have any liability whatsoever for, any data or other information that is not received by us or for any data or other information that is intercepted or altered by an unauthorized third party, to the fullest extent permitted by law. You agree that we have no obligation to accept any data or other information and, therefore, may reject any data or other information that you transmit or deliver in connection with this Agreement.

28. Limitations of the Bank's Liability and Obligations to You

You agree that we, our service providers, agents, officers, directors, and employees (and the same of our subsidiaries and affiliates and our subsidiaries and affiliates themselves) (collectively, the "Indemnified Parties") will not be liable for anything we do when following your instructions. In addition, the Indemnified Parties will not be liable if any such Indemnified Party doesn't follow your instructions if we reasonably believe that your instructions would expose us to potential loss or civil or criminal liability, or conflict with customary banking practices. THE INDEMNIFIED PARTIES WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES REGARDLESS OF THE FORM OF ACTION AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED SIGNATURE, OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, WILL BE LIMITED TO THE FACE AMOUNT OF THE ITEM. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your Card. This Limitation of Liability section will survive termination of your Account.

In the performance of the services required by this Agreement, the Bank and Partner are each entitled to rely solely on the information, representations and warranties you provide pursuant to this Agreement. Except as otherwise specifically provided by law, the Bank is only responsible for performing the services expressly provided for in this Agreement and is liable only in the event of loss due to its gross negligence or willful misconduct in performing those services, except as otherwise expressly set forth by this Agreement or required by applicable law. The Bank is not liable for any damages you may incur due to a delay in Partner providing the Bank with any notices or information Partner receives from you. Bank and Partner will have no liability and will be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, act of terror, emergency conditions, or other conditions (such as fire or flood) beyond the Bank's control. Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Card-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs, except to the extent that applicable law requires a longer timeframe. You agree to cooperate with the Bank in

any loss recovery efforts the Bank undertakes to reduce any loss or liability that arises in connection with the Card.

29. Indemnity and Release

To the fullest extent permitted by law, you agree to release, indemnify and hold the Bank, Partner, and our respective officers, directors, shareholders, employees, successors, predecessors, representatives, principals, agents, assigns, parents, subsidiaries and/or insurers harmless for any losses, damages, suits and expenses, including reasonable attorneys' fees, that we may incur, without regard to the merit or lack thereof, arising out of, or related in any way to (1) the matters set forth herein; (2) our taking any action or not taking any action that we are entitled to take pursuant to this Agreement and applicable law; (3) any action or omission by you in violation of this Agreement or applicable law; or (4) our action or inaction in reliance upon oral, written or electronic instructions or information from you. These indemnities will apply, without limitation, to any losses arising from the dishonor of any check or other debit item. If you are a California resident, you waive California Civil Code Section 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor." If you are a resident of another jurisdiction, you waive any comparable statute or doctrine.

30. Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided, if any. If no delivery instruction is provided, notice must be given by emailing Partner at support@trycrew.com. We must receive it in time to have a reasonable opportunity to act on it. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file or emailed to you at the email address we have on file for you.

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your Account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by Federal Regulation CC or other law.

31. Periodic Statements

We will make available a periodic statement for your Account monthly ("Statement"). The Statement will include Card transactions made during the Statement period. We will make your Statement available through email or the Online Services, or by mail if a paperless Statement is not made available. We have made the Statement available to you on the day we notify you that the paperless Statement is available or we mail your paper Statement. You may also view your recent transaction history at any time through the Online Services. You agree to notify us promptly if you do not receive your Statement by the date that you normally would expect to receive it. You agree that the Statements have been delivered or made available to you in a reasonable manner. If we send any Statements after you have filed for bankruptcy, you acknowledge that such Statements are for informational purposes only and are not an attempt to collect a debt.

2. No Waiver

If we fail to exercise any right, that doesn't mean that we waive that right or any other right, and we may still enforce all of our rights in the future.

3. Governing Law

Your Card is governed by federal law and the laws of the State of Maine. We enter into this Agreement with you in Maine. Except as otherwise provided in the Arbitration Agreement, this Agreement and your Card are subject to applicable federal laws and laws of the State of Maine, without regard to internal principles of conflicts of law. Except as otherwise provided in the Arbitration Agreement, if any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. Transactions using your Card are also subject to the operating rules of the payment card network on which your Card is issued, e.g., Mastercard or Visa. Changes in these laws may change the terms and conditions of your Card. We will notify you of any changes as required by law.

Arbitration Agreement

We have put this section ("Arbitration Agreement") in question and answer form to make it easier to follow. However, this Arbitration Agreement is part of this Agreement and is legally binding. For purposes of this section, our "Notice Address" is: Bangor Savings Bank, 24 Hamlin Way, Bangor, Maine 04401. By completing an application for the Account, and unless you are a "covered borrower" protected by the Military Lending Act or unless you promptly opt out of the Arbitration Agreement, you agree to the Arbitration Agreement even if you do not use the Account.

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS. THIS SECTION SETS FORTH THE CIRCUMSTANCES AND PROCEDURES UNDER WHICH DISPUTES (AS DEFINED BELOW) SHALL BE ARBITRATED UPON THE ELECTION OF EITHER PARTY INSTEAD OF LITIGATED IN COURT. YOU AGREE THAT, BY ENTERING INTO THIS AGREEMENT, YOU AND WE ARE EACH WAIVING THE RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION. YOUR RIGHTS WILL BE DETERMINED BY A NEUTRAL ARBITRATOR, NOT A JUDGE OR JURY. THE FEDERAL ARBITRATION ACT GOVERNS THE INTERPRETATION AND ENFORCEMENT OF THIS ARBITRATION AGREEMENT.

a. Background and Scope.

Question	Answer	Further Detail
What is arbitration?	An alternative to court.	In arbitration, a third party arbitrator ("Arbitrator") solves Disputes in an informal hearing.
Is it different from court and jury trials?	Yes.	The hearing is private. There is no jury. In most (but not all) circumstances, it is less formal, faster and less expensive than a lawsuit.

		Pre-hearing fact finding is limited. Appeals are limited. Courts rarely overturn arbitration awards.
Can you opt out of this Arbitration Agreement?	Yes, within 60 days.	If you do not want this Arbitration Agreement to apply, you must send us a signed notice within 60 calendar days after you obtain the Account. You must send the notice in writing (and not electronically) to our Notice Address. Provide your name, address, and Account number. State that you "opt out" of the Arbitration Agreement.
What is this Arbitration Agreement about?	The parties' agreement to arbitrate Disputes.	Unless prohibited by applicable law, and unless you opt out, you and we agree that you or we may elect to arbitrate or require arbitration of any "Dispute" as defined below.
Who does the Arbitration Agreement cover?	You, us, and certain "Related Parties".	This Arbitration Agreement governs you and us. It also covers certain "Related Parties": (1) your and our respective parents, subsidiaries, and affiliates; (2) your and our employees, directors, officers, shareholders, members, and representatives; and (3) any person or company that is involved in a Dispute you pursue at the same time you pursue a related Dispute with us. For joint accounts, this includes all Joint Owners.
What Disputes does the Arbitration Agreement cover?	All Disputes (except certain Disputes about this Arbitration Agreement).	This Arbitration Agreement governs all "Disputes" that would usually be decided in court and are between us (or any Related Party) and you. In this Arbitration Agreement, the word "Disputes" has the broadest reasonable meaning. It includes all claims between you and us, including direct and even indirect claims related to your Account or this Agreement. It includes claims related to the validity in general of this Agreement. However, it does not include disputes about the validity of this Arbitration Agreement. (This includes a Dispute about the rule against class arbitration.) All such disputes are for a court and not an Arbitrator to decide. All issues relating to the scope and arbitrability of this Arbitration Agreement are for the Arbitrator to decide, and not for a court to decide.
Who handles the arbitration?	An Arbitrator agreed upon by you and us, usually an	Arbitrations are conducted under this Arbitration Agreement and the rules of the arbitration

	<p>Arbitrator from AAA or JAMS.</p>	<p>administrator in effect when the arbitration is started. However, arbitration rules that conflict with this Arbitration Agreement do not apply. The arbitration administrator will be either: (1) The American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org; (2) JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.iamsadr.com; or (3) Any other company picked by agreement of the parties.</p> <p>If all the above options are unavailable, a court will pick the administrator. No arbitration may be administered without our consent by any administrator that would permit a class arbitration under this Arbitration Agreement. The Arbitrator will be selected under the administrator's rules. However, the Arbitrator must be a lawyer with at least 10 years of experience or a retired judge unless you and we otherwise agree.</p>
<p>Can Disputes be litigated?</p>	<p>Sometimes.</p>	<p>Either party may bring a lawsuit if the other party does not demand arbitration. We will not demand arbitration of any lawsuit you bring as an individual action in small-claims court. However, we may demand, and reserve the right to demand, arbitration of any appeal of a small-claims decision or any small-claims action brought on a class basis.</p>
<p>Are you giving up any rights?</p>	<p>Yes, both you and we are giving up rights.</p>	<p>For Disputes subject to this Arbitration Agreement, you give up your right to: (1) Have juries decide Disputes; (2) Have courts, other than small-claims courts, decide Disputes; (3) Serve as a private attorney general or in a representative capacity; (4) Combine or join a Dispute you have with a dispute brought by other customers; or (5) Bring or be a class member in a class action or class arbitration. We also give up the right to a jury trial and to have courts decide Disputes you wish to arbitrate.</p>
<p>Can you or another customer start a class arbitration?</p>	<p>No.</p>	<p>The Arbitrator is not allowed to handle any Dispute on a class or representative basis unless we have given our prior consent to a class arbitration. All Disputes subject to this Arbitration Agreement must be decided in an individual</p>

		arbitration or an individual small-claims action. This Arbitration Agreement will be void if a court rules that the Arbitrator can decide a Dispute on a class basis without our prior consent and the court's ruling is not reversed on appeal.
What law applies to this Arbitration Agreement?	The Federal Arbitration Act ("FAA").	This Agreement and the Account involve interstate commerce. Thus, the FAA governs this Arbitration Agreement. The Arbitrator must apply substantive law consistent with the FAA.
Will anything I do make this Arbitration Agreement ineffective?	No.	If you choose to not opt-out, this Arbitration Agreement stays in force even if: (1) you or we end this Agreement; or (2) we transfer or assign our rights under this Agreement.
If a court or Arbitrator determines certain terms of this Arbitration Agreement are ineffective, does that invalidate the entire Arbitration Agreement?	No.	If a court or the Arbitrator decides that any term or provision of this Arbitration Agreement is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision. The Arbitration Agreement will then be enforceable as so modified.

b. Process.

Question	Answer	Further Detail
What must a party do before starting a lawsuit or arbitration?	Send a written Dispute notice and work to resolve the Dispute.	Before starting a lawsuit or arbitration, the complaining party must give the other party written notice of the Dispute. The notice must explain in reasonable detail the nature of the Dispute and any supporting facts. If you are the complaining party, you must send the notice in writing (and not electronically) to our Notice Address. You or an attorney you have personally hired must sign the notice and must provide the Account number and a phone number where you (or your attorney) can be reached. A letter from us to you will serve as our written notice of a Dispute. Once a Dispute notice is sent, the complaining party must give the other party a

		reasonable opportunity over the next 30 days to resolve the Dispute on an individual basis.
How does an arbitration start?	By following the agreed-upon arbitration administrator's rules for commencing an arbitration.	If the parties do not reach an agreement to resolve the Dispute within 30 days after notice of the Dispute is received, the complaining party may commence a lawsuit or an arbitration, subject to the terms of this Arbitration Agreement, by following the rules of the administrator whom the parties agreed upon. If one party begins or threatens a lawsuit, the other party can demand arbitration. This demand can be made in court papers. It can be made if a party begins a lawsuit on an individual basis and then tries to pursue a class action. Once an arbitration demand is made, no lawsuit can be brought and any existing lawsuit must stop.
Will any hearing be held nearby?	Yes.	The Arbitrator may decide that an in-person hearing is unnecessary and that he or she can resolve a Dispute based on written filings and/or a conference call. However, any in-person arbitration hearing must be held at a place reasonably convenient to you.
Can I appeal the Arbitrator's decision?	The ability for you or us to appeal an Arbitrator's decision is very limited.	Appeal rights under the FAA are very limited. The Arbitrator's award will be final and binding. Any appropriate court may enter judgment upon the Arbitrator's award.
Will the Arbitrator's decision be made public?	No, neither you nor us will have the right to make the Arbitrator's decision public.	All aspects of the arbitration proceeding, and any ruling, decision, or award by the Arbitrator, will be strictly confidential for the benefit of you and us.
Can you change this Arbitration Agreement?	Yes.	Notwithstanding any provision of this Agreement to the contrary, we agree that if we make any future change to this Arbitration Agreement (other than a change to the Notice Address), you may reject any such change by sending us written notice within 30 calendar days of the change to the Notice Address provided above. By rejecting any future change, you are agreeing that you will arbitrate any Dispute between you and us in accordance with the language of this Arbitration Agreement as of the date you first accepted this

		Agreement. We may close your Account if you reject any future change.
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c. Arbitration Fees and Awards.

Question	Answer	Further Detail
Who bears arbitration fees?	Usually, we do.	We will pay all filing, administrative, hearing and Arbitrator fees if you act in good faith, cannot get a waiver of such fees, and ask us to pay.
When will we cover your legal fees and costs?	If you win.	If you win an arbitration, we will pay the reasonable fees and costs for your attorneys, experts and witnesses if ordered to do so by the Arbitrator. We will also pay these amounts if required under applicable law or the administrator's rules or if payment is required to enforce this Arbitration Agreement. The Arbitrator shall not limit his or her award of these amounts because your Dispute is for a small amount.
Will you ever owe us for arbitration or attorneys' fees?	Only for bad faith.	The Arbitrator can require you to pay our fees if (and only if): (1) the Arbitrator finds that you have acted in bad faith (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)); and (2) this power does not make this Arbitration Agreement invalid.
Can an award be explained?	Yes.	A party may request details from the Arbitrator, within 14 days of the ruling. Upon such request, the Arbitrator will explain the ruling in writing.

Bangor Savings Bank Privacy Notice

FACTS	WHAT DOES BANGOR SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Bangor Savings Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Bangor Savings Bank share?	Can you limit sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our nonaffiliates to market to you	No	We don't share

To limit our sharing:

- Call 1.877.226.4671
- Email: bangorsupport@bangor.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?	Call 1.877.226.4671
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Who we are

Who is providing this notice?	Bangor Savings Bank
What we do	
How does Bangor Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include encryption of data at rest and in transit, computer safeguards, secured files and buildings, and role-based access controls. Internal access to customer information is restricted to employees who require access to provide service to our customers and is subject to periodic access reviews. We also maintain an Incident Response Plan to respond to security incidents appropriately.
How does Bangor Savings Bank collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • open an account or deposit money • make a wire transfer or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include Bangor Bancorp, MHC, our parent company, and Bangor Wealth Management of New Hampshire LLC, a wholly-owned subsidiary of Bangor Savings Bank.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bangor Savings Bank does not share with non-affiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Bangor Savings Bank does not jointly market.

Other Important Information

For California Residents Only:

Under California law, we will not share information we collect about you with companies outside of Bangor Savings Bank, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

For Maine Residents Only:

Bangor Savings Bank complies with the Maine Security Breach Notification Act and will provide required notices to customers and regulators in the event of certain data breaches, consistent with state law.

For Nevada Residents Only:

Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: aginfo@ag.nv.gov; Bangor Savings Bank, 24 Hamlin Way, Bangor, ME 04401.

For Vermont Residents Only:

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Third-Party Providers:

When you access Bangor Savings Bank products through a partner, Bangor Savings Bank requires these partners to follow contractual and regulatory obligations, including data protection, security, and confidentiality measures, to safeguard your personal information.

Additional information concerning our privacy policies can be found at www.bangor.com or call Bangor Support at 1-877-226-4671.