

OPTIONAL AUTHORIZATION FOR AUTOMATIC PAYMENTS

This Optional Authorization for Automatic Payments, if authorized, is part of your Smartcard Agreement.

Definitions. As used in this Optional Authorization for Automatic Payments (this "Authorization") the words "You", "Your" and "Cardmember" means the person who has signed the Authorization. The words "we," "us," "our," and "Bank" means [REDACTED], our successors, affiliates, or assignees. "Card" means the Smartcard issued by us to you under the "Smartcard Cardmember Agreement ("Cardmember Agreement"). "Deposit Account" means the deposit account provided to you by us pursuant to the Deposit Account Agreement.

Background. We have extended you a Card and Card Account pursuant to the Cardmember Agreement. That transaction is governed by the terms of your Smartcard Agreement, which includes your Cardmember Agreement. This Authorization is optional and is not a condition to us entering into the Smartcard Agreement and extending you credit.

Authorization for Automatic Payments. You hereby authorize us to initiate a debit against your Deposit Account in the full amount of the Card Account Balance (as described in your Cardmember Agreement) at the same time we make your monthly periodic statement available to you on the Platform.

Revocation. You understand and acknowledge that you may revoke this Authorization by notifying us at Customer Service using the contact information set forth in the General Terms of the Smartcard Agreement in such time as to afford us a reasonable opportunity to act on it. If you revoke this Authorization, you promise to timely pay us using an alternative payment option that is made available to you in the Cardmember Agreement.

Erroneous Amounts. If the amount of any such debit is more than an amount authorized in your Cardmember Agreement and is paid from your Deposit Account, you authorize us to initiate a credit to your Deposit Account in the amount by which the payment exceeded the authorized amount.

Range of Varying Amounts. The amount of each debit will be equal to an amount between \$0 and the Card Account Balance on your monthly periodic statement at the end of each billing cycle. The amount of your Card Account Balance is available on the Platform at any given time and will be provided on your monthly periodic statement. For any electronic debit outside of this specified range, we will send you a notice. By agreeing to the terms of this Authorization you choose to only receive notice when an electronic debit amount falls outside the range specified.

Full Force and Effect. This Authorization will remain in full force and effect until we have received notification from you of its termination in such time and in such manner as to afford us a reasonable opportunity to act on it.

Insufficient Funds. If the amount of funds in your Deposit Account is insufficient to pay off your Card Account Balance for any reason, we may attempt additional debits to your Deposit Account to satisfy the Card Account Balance until your Card Account Balance is paid in full.

Optional Debit Authorization. PLEASE NOTE THAT THIS AUTHORIZATION IS NOT A REQUIREMENT TO ENTER INTO A SMARTCARD AGREEMENT WITH US. THIS AUTHORIZATION IS FOR YOUR CONVENIENCE IN PAYING THE CARD ACCOUNT BALANCE EACH MONTH. YOU SHOULD RETAIN A COPY OF THIS AUTHORIZATION FOR YOUR FILES.