

Payment Authorization

By completing signup, you authorize CrowdHealth and its third-party payment processors to initiate ACH debits from any bank account you link or designate for all amounts you owe as a CrowdHealth Member. This authorization covers both recurring charges and on-demand charges, as described below.

Recurring charges. You authorize CrowdHealth to initiate recurring ACH debits on a scheduled basis for: (a) your Advocacy Fee; (b) any other subscription or platform fees set forth in CrowdHealth's Member Guide, Terms & Conditions, or pricing pages; (c) any transaction or processing fees that CrowdHealth passes through to you in connection with such charges; and (d) any applicable taxes on the foregoing.

On-demand charges. You authorize CrowdHealth to initiate ACH debits on a non-scheduled, as-needed basis for: (a) crowdfunding contributions that are approved on your account in accordance with CrowdHealth's Member Guide and Terms & Conditions, which may be debited at any time and in varying amounts; (b) one-time fees, including enrollment, late payment, returned payment, or insufficient funds fees; (c) any transaction or processing fees that CrowdHealth passes through to you in connection with any charge; (d) any applicable taxes on the foregoing; and (e) any other amounts you authorize from time to time within the CrowdHealth platform.

You acknowledge and agree that:

- **Variable amounts.** The amount of each debit may vary. Recurring Advocacy Fees vary based on the number of Members on your account, your tier, promotional codes, and other factors disclosed in your account. On-demand crowdfunding debits vary based on approved crowdfunding requests and may be initiated at any time, including more than once in a billing cycle. You will be able to view upcoming and prior debits in your account.
- **Processing fees.** CrowdHealth may pass through applicable transaction or processing fees in connection with ACH debits. Any such fees will be disclosed before you are charged.
- **Timing.** Recurring charges will be initiated on or before the applicable due date, and may be processed on the next business day if the due date falls on a weekend or holiday. On-demand charges will be initiated when the underlying obligation is approved or incurred.
- **Retries.** If a charge is declined, returned, or fails for any reason, you authorize CrowdHealth and its processors to retry the charge, to attempt the charge against any other payment method on file, and to assess any returned-payment or NSF fees permitted by law.
- **Updates to payment information.** You authorize CrowdHealth and its processors to receive and use updated bank account information from your bank or other authorized financial service providers, where available, to keep your payment information current.

- **Linked bank accounts.** If you link or designate a bank account, you represent that you are an authorized signer or owner on that account and that the routing and account numbers you provide are accurate.

Cancellation. You may cancel this authorization at any time by logging into your CrowdHealth account and initiating cancellation. To stop a scheduled ACH debit, your cancellation must be completed at least 1 business day before the next scheduled payment date. Cancellation of this authorization is not, by itself, a cancellation of your CrowdHealth Membership; you remain responsible for any amounts that have already accrued, including approved crowdfunding contributions that have not yet been debited.

This authorization will remain in effect until you cancel it as described above or your Membership is terminated.