

## LOCKBOX CARD PAYMENT PROCESSING AGREEMENT

Anatomy may engage third-party service providers (“Lockbox Payment Processors”) to provide Lockbox Payment Processing Services through which you may process card payment transactions (“Card Payments”). “Lockbox Card Payment Processing Services” means payments processing services for credit card and debit card remittances received through the Lockbox Services.

1. **Preferred Payment Processor.** You may choose, at your option, to use the Lockbox Card Payment Processing Services, but you are not required to do so. If you do not use the Lockbox Card Payment Processing Services, any materials received via the Lockbox Services which include Card Payments will, according to your designation, be returned to you.

We reserve the right to change our preferred Payment Processor at any time, in which case you agree to take whatever steps as we may reasonably advise in order to migrate the Card Payments to another preferred Payment Processor.

2. **Processing Terms and Conditions.** By using the Lockbox Card Payments Processing Services, you agree to the terms of this Lockbox Card Payment Processing Agreement and the Payment Processor’s Processing Terms and Conditions available [here](#). As used in the Processing Terms and Conditions the term “Platform” shall mean Anatomy, and the term “Merchant” shall mean Customer, “you,” or “your.” We may amend this Lockbox Card Payment Processing Agreement upon notice to you, and the Payment Processor may amend the Processing Terms and Conditions at any time provided that we notify you of such amendment.
3. **Anatomy Payments Fee.** Related to the Payment Processing Services, Anatomy will charge you according to the fees below. All Anatomy Payments Processing Fees payable under this Payment Processing Agreement are exclusive of taxes.

Description	Unit	Comment
Mailed Credit Card Processing	3.5% + \$0.20	Credit card processing fees per transaction
Mailed Credit Card Chargebacks	\$25.00	Chargeback fee for lockbox credit cards

4. **Bank Requirements.** The Lockbox Card Payment Processing Services are services provided by Anatomy Financial, Inc. and are not bank services. The use of the Lockbox Card Payment Processing Services to make deposits of Payments to bank account(s) is subject to our partner banks’ approval. Customer acknowledges that our partner bank(s) may place limitations, restrictions, and/or requirements regarding items, including Payments,

deposited using the Lockbox Payment Processing Services, and Customer acknowledges that the partner bank is not required to accept any items for deposit.

Anatomy Financial, Inc. is a financial technology company, not a bank. Anatomy Payment Account are bank accounts provided by Live Oak Banking Company, Member FDIC. Anatomy Payment Accounts may also be referred to as “Anatomy-related accounts” in other disclosures or materials. Please refer to [Important Disclosures](#) for additional disclosures, terms and conditions, and other information associated with Anatomy Payment Accounts and Live Oak Bank banking services.