

Lead Bank Prepaid Visa Cardholder Agreement

This agreement (“Agreement”) contains the terms and conditions that apply to the Lead Bank Prepaid Visa (the “Card”) issued to you by Lead Bank, a Missouri state-chartered bank (the “Bank”).

PLEASE READ THIS AGREEMENT CAREFULLY. By applying for and/or using the Card, you acknowledge that you have read, understood and accepted all of the terms and conditions set forth in this Agreement and agree to be bound by the terms and conditions in this Agreement. This Agreement also includes:

- Lead Bank’s Privacy Policy
- Lead Bank’s E-Sign Terms

Bridge Ventures LLC, a Delaware Limited Liability Company, is the Program Manager (the “Program Manager”) responsible for performing certain Card related functions on behalf of the Bank, including providing customer service to you. Program Manager may also engage third party service providers to perform such functions, including Platform Provider. You may contact the Program Manager by visiting www.bridge.xyz.

Oncade Inc, a Delaware corporation, (“Platform Provider”), (“Platform Provider”) has engaged Program Manager to facilitate its offering and provision of the Card to you. Platform Provider will enable you to apply for, access, and manage the Card. You may contact Platform Provider by visiting oncade.xyz.

Your “Card Account” is the series of records we maintain to account for the transactions and outstanding balances associated with your Card. Your Card includes any physical (if applicable) or digital representation of your Card account number that can be used to initiate transactions to or from your Card Account. “You” and “your” means the person(s) who have applied for and received the Card and who are authorized to use the Card as provided for in this Agreement. “We,” “us,” “our,” and “Bank” means Lead Bank, together with its successors and assigns, and the Program Manager and Platform Provider to the extent they are performing activities on behalf of Lead Bank.

1. Eligibility

To be eligible for a Card you must be the age of majority in your state or country of residence and capable of entering into a legally binding agreement. Your right to use the Card is conditioned upon your acceptance of and compliance with this Agreement. If you do not agree to be bound by this Agreement, you are not authorized to use the Card.

Before loading funds onto and using your Card, you must be an approved customer of both Program Manager and Platform Provider by providing them with your personal information to verify your identity and communicate with you as well as agreeing to their Terms of Service available at www.bridge.xyz.legal and oncade.xyz respectively. In the event of conflict between this Agreement and Program Manager’s or Platform Provider’s Terms of Service, this Agreement will control.

2. Identity Verification Disclosure

To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card. WHAT THIS MEANS FOR YOU: When you apply for a Card, we will ask for your name, address, date of birth, and your government ID number to verify your identity. We may also ask to see your driver's license, or other identifying information. We may ask to see a copy of your driver's license or other identifying documents at any time if we deem it necessary to verify your identity, address or transactions on your Card. If we ask for specific identifying documents, we will have the right to immediately close or suspend your Card if those specific documents are not provided.

3. Your Card is a Prepaid Card

You acknowledge and agree that (i) the value available on your Card is limited to the funds that you have loaded into it; (ii) your Card is a prepaid card account and does not have an expiration date; (iii) your Card is not a gift card nor is it intended to be used for gifting purposes; and (iv) your Card is not a credit card or is connected in any way to any deposit account or any other account.

Your Card may not be transferred or sold and you are the direct beneficiary of any funds loaded to the Card. Any Fiat Currency, as defined below, on Your Card will not be eligible for FDIC insurance. You will not receive interest on any funds on your Card.

Your Card may only be used for personal, family or household purposes. If we determine that your Card is used for other purposes, including business purposes, we may close your Card. We may refuse to process any transactions on your Card that we believe may violate the terms of this Agreement or applicable law.

4. Communications with You

We may provide any notice permitted or required under this Agreement via mail, email, SMS text message (if you opt in), posting on our website or mobile app, push notifications, or any other reasonable means if permitted by law. By using the Card, you agree that we, either directly or through the Program Manager or Platform Provider, may communicate with you regarding the Card electronically and consent to receiving such communications electronically. These communications may include notices about your Card (e.g., transaction confirmation alerts). Such communications, as well as notices, disclosures, agreements and other communications that we provide you electronically, are equivalent to communications in writing and shall have the same force and effect as if they were in writing and signed by us. You should maintain copies of electronic communications by printing a paper copy or saving an electronic copy.

5. Your Card Only Holds Fiat Currency

Fiat currency is government-issued currency, including the U.S. Dollars ("Fiat Currency"). Stablecoins are a special type of cryptographic digital asset that can be redeemed at face value for Fiat Currency ("Stablecoins"). The Card only holds Fiat Currency and does not hold any

Stablecoins, cryptocurrency, virtual currency, digital asset, digital currency, digital commodity or other digital token. The balances represented via your Platform Provider may represent the Stablecoin balance in your Platform Provider account or wallet.

6. Loading Funds Onto Your Card

A. How to Load Funds Onto Your Card. After you are approved you may add funds to your Card, called “value loading” or “loading” as described in this paragraph, subject to the limitations described in this Agreement. You may only load value onto your Card by transferring Stablecoins within your Platform Provider’s infrastructure and subsequently initiating a debit transaction with a merchant (i.e., using your Card to make a purchase from a merchant), in any amount subject to applicable limits, thereby authorizing the Program Manager to (a) initiate the sale of Stablecoins, from your designated Platform Provider account or digital wallet in an amount that is at least sufficient to cover the amount of Fiat Currency needed to complete the debit transaction; and (b) transfer the Fiat Currency proceeds to your Card (“Stablecoin Sales”).

You may not add funds to your Card in any other way. ANY INITIATION OF A DEBIT TRANSACTION WITH A MERCHANT, IN ANY AMOUNT, CONSTITUTES YOUR EXPRESS AND IRREVOCABLE CONSENT TO SELL STABLECOINS AND LOAD THE FIAT CURRENCY PROCEEDS ONTO YOUR CARD. YOU CANNOT CANCEL A TRANSACTION CHARGED TO YOUR CARD ONCE IT IS INITIATED AND AUTHORIZED.

B. Stablecoin Sales Disclaimer. The Card balance represented on your Platform Provider’s interface as available on your Card is a representation of your Stablecoin balance allocated to your Card. Bank is not involved with the movement, custody, purchase or sale of any Stablecoin associated with your Card Account. Bank does not guarantee the price of any Stablecoin. Stablecoin Sales are conducted by the Program Manager or their designee as provided to you by Platform Provider and are subject to additional terms between you and the Program Manager available at www.bridge.xyz.legal and oncade.xyz respectively. Please contact your Platform Provider for more information related to the sale of any Stablecoins.

C. Fees For Value Loading. We do not charge a fee to you directly for the loading of funds onto your Card. You should consult with your Platform Provider or Program Manager to determine any fees that may be associated with transactions that are related or incidental to your use of the Card, including Stablecoin Sales.

D. Transaction Limitations. Your maximum per transaction limit will be \$2000.00. For security reasons, to avoid high-risk activity or for other reasons, we sometimes put limits or restrictions on the amount, number, frequency, and/or type of transactions that you can make using your Card. We may change these limits or restrictions from time to time in our sole discretion.

7. Using Your Card

Subject to the limitations set forth in this Agreement, your Card can be used to initiate transactions at any merchant that bears the Visa acceptance mark. Each time you make a transaction, the amount of all such transactions will be deducted from or credited to your Card Account, as the case may be. You may not spend or transfer more money than you have on your Card or otherwise exceed the amount available on your Card through an individual transaction or a series of transactions. If any transaction exceeds the balance of the funds available on your Card, it may be declined. If despite our precautions, a negative balance on your Card exists, you agree to promptly pay us the amount of the negative balance. If you have not added sufficient funds to your Card to cover any negative balance within ten (10) days of its creation, we reserve the right to cancel your Card and pursue collection, including the right to collect funds, equal to or less than the negative balance, from any other account(s) you may have that are managed by the Bank, Program Manager, or Program Provider.

A. Fraud Prevention. We reserve the right to block, suspend or cancel your Card at any time, with or without notice, if, as a result of our policies and processes, we detect what we reasonably believe to be fraudulent, suspicious or criminal activity or any activity that is inconsistent with this Agreement. If we exercise these rights, we will incur no liability to you because of the unavailability of the funds that may be associated with your Card. Such restrictions may limit the amount or number of transactions you can make with your Card or limit your ability to make withdrawals or initiate other transactions on your Card.

B. Other Uses Not Permitted. You cannot write checks to draw on your Card Account or otherwise enable third parties to make ACH debits from your Card Account. You cannot use your Card to conduct transactions at automated teller machines (ATMs) including balance inquiry and cash withdrawal or make person-to-person transfers. You may not use your Card for any illegal transactions. You cannot use your Card or Card Account to arrange for direct deposits.

C. Checking Your Balance and Transaction Histories. You may obtain information about the funds remaining on your Card by accessing the Platform Provider's mobile application or website, as applicable. You have the right to obtain at least 24 months of written history of your Card transactions by visiting the Platform Provider mobile application or website, as applicable. Periodic statements regarding your Card Account will be provided, to the extent required by applicable law, by your Platform Provider.

D. Fees for Use. We do not charge you a fee when you use your Card to make a purchase. However, we reserve the right to adjust our fees at any time. We will notify you of any changes to our fees by (a) posting revised terms of use on our website or mobile app, or (b) sending you an email notification to the email address you provide to us in connection with your Card. By using your Card, Card Account, or the Services, you agree to pay all applicable fees.

E. Stop Payments. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. If you authorize a transaction and then fail to make that purchase as planned, the approval may result in a hold being placed on the funds in your Card Account.

F. Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to comply with the refund policy of the relevant merchant. If you have a problem with a purchase that you made with your Card or if you have a dispute with a merchant, you must attempt to handle it directly with the merchant. We are not responsible for the quality, safety, legality or any other aspect of any goods or services you purchase using your Card. In the case of a refund or other credit to your Card, such amounts will be credited to your Platform Provider wallet in the form of Stablecoin. Any refund of a debit transaction with a merchant, in any amount, constitutes your express and irrevocable consent to purchase stablecoins.

G. Pre-Authorization Holds. Some merchants will pre-authorize a transaction or place a hold on the funds on your Card for an amount greater than the price of goods or services purchased, to ensure there are sufficient funds available to cover the purchase and any tips and incidental expenses. Any pre-authorization will place a “hold” on certain funds on your Card until the merchant tells us the final amount of your purchase. Once we receive the final amount, the preauthorized hold will be removed. It may take up to seven (7) business days for the hold to be removed. During the hold period, you will not have access to the pre-authorized amount in your Card Account. Funds released from the hold and remaining in your Card Account will be returned to you in the way described in Section 7(F).

8. Unauthorized Transactions

Tell us and your Platform Provider AT ONCE if you believe your Card has been lost, stolen or otherwise compromised or if you believe that transaction on your Card has been made without your permission by calling us at +1-855-679-8445 or email us at support@oncade.xyz. Delays in notifying us could result in you losing some or all of the money on your Card.

If you tell us within 2 business days after you learn of the loss, theft or compromise of your Card or Card Account access credentials, you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within 2 business days after you learn of the loss, theft or compromise of your Card and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.

Also, if your transaction history shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the earlier of (i) the date you electronically access a transaction history for your Card, if the error could be viewed in your electronic history, or (ii) the date we sent the FIRST written history on which the error appeared, 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 these time periods.

9. Error Resolution Procedures

In case of errors or questions about your Card, call us at +1-855-679-8445 or email us at support@oncade.xyz as soon as you can. We must allow you to report an error until 60 days after the earlier of the date (i) you electronically access your Card Account, if the error could be

viewed in your electronic history, or (ii) we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at +1-855-679-8445 or emailing us at support@oncade.xyz.

If you believe an error has occurred with respect to your Account, you will need to tell us:

- Your name and Account ID;
- Why you believe there is an error, and the dollar amount involved; and
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. 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 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 Cards or point-of-sale transactions or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. An account is a new account for thirty (30) days after the first deposit of fiat currency is made into the account.

We will tell you the results of our investigation within three business days after completing it. 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. Note that we are not required to provide provisional credit or to investigate your claim during the periods set forth above if your dispute relates to the condition, quality or receipt of goods or services purchased using your Card.

If you need more information about our error-resolution procedures, call us at +1-855-679-8445 or email us at support@oncade.xyz.

10. Our Liability for Failures to make Transfers

If we do not complete a transfer to or from your Card 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. For example, we will not be liable:

- If, through no fault of ours, you do not have enough money on your Card to make the transfer;
- If a merchant refuses to accept your Card;
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- If access to your Card has been blocked after you reported that your Account has been compromised;

- If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transfer, despite the reasonable precautions that we have taken;
- If there is a hold on your Card or your funds are subject to legal process or other encumbrance restricting their use;
- If we have reason to believe that the requested transaction is unauthorized;
- If we block, suspend or close your Card as a result of our reasonable suspicion of fraudulent, suspicious or criminal activity or activity inconsistent with this Account agreement;
- If we have requested documents to verify your identity, address or a transaction on your Card and you have not provided all of the information we requested;
- If we believe the transfer would violate this Agreement or applicable law; or
- For any other reason set forth in this Agreement.

11. Personal Information Changes

You are responsible for promptly notifying the Platform Provider of any changes to your personal information, including name, physical address, mailing address, e-mail address, or phone number or other text message address. Platform Provider will provide such updated information to Bank and Program Manager. Requests for such changes may be subject to additional verification requirements.

The Bank, Program Manager, and Platform Provider may attempt to communicate with you by using the most recent contact information provided to us. You agree that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you.

We cannot accept responsibility for any messages not received by you or for any delay in the receipt or delivery of any notifications. If you make your email account available to any other Individual, you agree that you are responsible for any release of any information regarding your Card or Card Account to such individual.

12. Securing Access to Your Card

Your Platform Provider will determine the mechanisms in which you will access your Card, which may include issuing you a physical card, a virtual card, or provisioning a card to a digital wallet such as Apple Pay or Google Pay. If you believe that anyone has gained unauthorized access to your Card, you should advise us immediately by following the procedures described in the section labeled “Unauthorized Transfers.”

You are responsible for all authorized transactions initiated on your Card. If you permit another person to have access to your Card, we will treat their use of your Card as having been authorized by you and you will be liable for all transactions executed by them. You are wholly responsible using your Card according to the terms and conditions of this Agreement.

13. Confidentiality

We will disclose information to third parties, including Program Manager and Platform Provider, about your Card and the transactions you make:

- Where it is necessary for completing transactions;
- To verify the existence and conditions of your Card for a third party, such as a merchant;
- To comply with government agency or court orders or other legal reporting requirements;
- To our employees, auditors, affiliates, sponsor banks, service providers or attorneys, as needed; or
- If you give us written permission.

14. Card Replacements

If you need to replace your Card for any reason, please contact your Platform Provider to request a replacement Card. You will be required to provide personal information which may include your existing Card Account ID, full name, transaction history, and similar information to help us verify your identity. There is no fee for replacing your Card.

15. Customer Service

For customer service or additional information regarding your Card, please contact your Platform Provider directly via support@oncade.xyz.

16. Closing Your Card

You may close your Card by contacting your Platform Provider. Note that you will remain liable for all obligations related to your Card even after it is closed. Any incomplete transactions or transfers must be completed or canceled and any Fiat Currency balance remaining will be returned to your Platform Provider wallet in the form of Stablecoins as applicable. In certain cases, you may not close your Card, including:

- To evade an investigation.
- If you have a pending transaction or an open dispute or claim.
- If you owe amounts to us.
- If your Card is subject to a hold, limitation or reserve.

17. Telephone Monitoring/Recording and Authorization to Call & Send Text Messages

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law. You agree that we or our agents may contact you at any telephone number you provide to us, including your cell phone number, for any informational, non-telemarketing purpose related to your Account. You agree to receive these calls from an automatic telephone dialing system, including prerecorded or artificial voice messages, as well as text messages sent via an automated texting system. You understand your service provider may charge you for these calls/messages.

18. Legal Process

Regardless of where or how we are served, we will comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution,

garnishment, tax levy, restraining order, subpoena or warrant we believe to be valid relating to you or your Card. You agree that we will honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your Card records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will enforce a right of security interest against any of your Card Account(s) in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process related to you. We may refuse to permit withdrawals or transfers from your Card until such legal process is satisfied or dismissed, even if such action results in insufficient funds to satisfy an obligation you may have incurred. We may deduct such expenses from your Card or any other account(s) you may have with us without prior notice to you, or we may bill you directly for such expenses and fees. You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process involving your Card. When we receive an order instructing us to restrict access to funds, we may remove the funds from your Card and/or other account(s) and maintain them separately.

19. Disclaimer

Bank, Program Manager and Program Provider do not make any express or implied representations or warranties regarding the Card, including any warranties of merchantability, suitability, or fitness for a particular purposes, or title to or non-infringement of any technology or intellectual property, or any warranties arising from a course of dealing, course of performance, or trade usage. Each of Bank, Program Manager and Program Provider specifically disclaims all representations and warranties that your Card Account or the services provided by any third-party will be error-free or uninterrupted, or that they will be compatible with, or operate in, any computer operating system, network or system configuration, or any other environment.

20. Amendment and Cancellation

We may (a) amend or change the terms and conditions of this Agreement or (b) cancel or suspend your Card or this Agreement at any time without prior notice to you except as required by applicable law. You will be notified of any change in the manner provided by applicable law prior to the effectiveness of the change. If, however, we make the change for security purposes, we can implement it without prior notice to you.

You may cancel this Agreement by terminating your Card Account. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination. In the event your Card is cancelled, closed or terminated for any reason, so long as you used your Card in accordance with the terms of this Agreement, such amounts will be credited to your Platform Provider wallet in the form of Stablecoin. There is no fee for this service. However, we reserve the right to refuse to return any outstanding balance amount that is less than \$1.00. We will comply with unclaimed property laws and appropriately engage in escheatment activities as required by state law.

21. Arbitration and Dispute Resolution Agreement

IT IS IMPORTANT THAT YOU READ THIS ARBITRATION AND DISPUTE RESOLUTION AGREEMENT CAREFULLY. IT PROVIDES THAT YOU MAY BE REQUIRED TO SETTLE A CLAIM OR DISPUTE THROUGH ARBITRATION, EVEN IF YOU PREFER TO LITIGATE SUCH CLAIMS IN COURT. BY SIGNING THE AGREEMENT, YOU ACKNOWLEDGE AND AGREE TO BE BOUND BY THIS ARBITRATION AND DISPUTE RESOLUTION AGREEMENT AND THAT YOU ARE WAIVING RIGHTS YOU MAY HAVE TO LITIGATE ANY CLAIM OR DISPUTE IN A COURT OR BEFORE A JURY, TO PARTICIPATE IN A CLASS ACTION IN COURT, TO CLASS ARBITRATION, OR OTHER REPRESENTATIVE ACTION WITH RESPECT TO SUCH CLAIMS AND DISPUTES. IF YOU DO NOT UNDERSTAND ANY OF THE TERMS OR PROVISIONS OF THIS ARBITRATION AND DISPUTE RESOLUTION AGREEMENT, INCLUDING ADVANTAGES OR DISADVANTAGES OF ARBITRATION, THEN YOU SHOULD SEEK INDEPENDENT LEGAL ADVICE BEFORE SIGNING THIS AGREEMENT.

Who Does this Arbitration Clause Apply to?

This Arbitration and Dispute Resolution Agreement describes how a Dispute (as defined below) may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. In this Arbitration and Dispute Resolution Agreement, “We” and “Us” mean the Bank and/or the Bank’s assignee or its employees, assignees, or any third party providing any goods or services in connection with the origination, servicing and collection of amounts due under the Agreement, including the Program Manager and Platform Provider, if such third party is named as a party between You and Us. “You” and “Your” means the person(s) who have applied for and received the Card and who are authorized to use the Card as provided for in this Agreement.

What “Disputes” are Subject to Arbitration?

Unless otherwise stated in this Arbitration and Dispute Resolution Agreement, any “Dispute” between You and Us shall, at the election of You, Us, or our respective heirs, successors, assignees or related third parties (together, the "Parties"), be resolved by neutral, binding arbitration, and not by a court of law. This procedure includes any Dispute over the interpretation, scope, or validity of this Agreement, the Arbitration and Dispute Resolution Agreement or the arbitrability of any issue, with the sole exception of the Parties' waiver of any right to bring a class action or to participate in a class action as provided for below shall be solely determined by the appropriate court, if necessary.

In this Arbitration and Dispute Resolution Agreement, the word “Dispute” has the broadest possible meaning. “Dispute” means any action, dispute, claim, or controversy of any kind arising out of, in connection with or in any way related, even indirectly, to the Agreement or the extension of credit set forth in the Agreement. Accordingly, and by way of example only, “Dispute” includes claims related to: Your application; information You have provided to Us;

information and disclosures We have provided to You; any prior agreements between You and Us; extensions; renewals; refinancings; payment plans; servicing; collections; privacy; and customer information. The term "Dispute" also includes, without limitation: claims under federal or state consumer protection laws; claims in tort or contract; claims under statutes or common law; claims at law or in equity; other past, present or future claims, counterclaims, cross-claims, third party claims, interpleaders or otherwise; and any claim relating to the interpretation, applicability, enforceability or formation of this Arbitration and Dispute Resolution Agreement, including, but not limited to, any claim that all or any part of this Arbitration and Dispute Resolution Agreement, is void, voidable or unconscionable, or that any party has waived his, her, or its right to seek arbitration of a Dispute under this Arbitration and Dispute Resolution Agreement.

Notwithstanding the foregoing, "Dispute" does not include any individual action brought by You in small claims court or Your state's equivalent court, unless such action is transferred, removed or appealed to a different court.

What Rules and Procedures Apply?

Either You or We may require any Dispute to be arbitrated and may do so before or after a lawsuit has been started over the Dispute or with respect to other Disputes, counterclaims, or third-party claims brought later in the lawsuit. If You or We elect to arbitrate a Dispute, this Arbitration and Dispute Resolution Agreement applies. A Dispute shall be fully resolved by binding arbitration. Judgment on the arbitration award may be entered in any court with jurisdiction. All statutes of limitation that otherwise would apply to an action brought in court will apply in arbitration. The arbitrator must decide Disputes based on the substantive law of Missouri, or, if required by applicable law, where the controversy arose, including statutes of limitation and evidentiary privileges, and the arbitrator may hear dispositive motions. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court, including, without limitation, punitive damages (which shall be governed by the Constitutional standards employed by the courts) and attorneys' fees and costs.

It is expressly agreed that this Agreement evidences a transaction in interstate commerce. Any arbitration shall be governed by and conducted under: (a) the Federal Arbitration Act, 9 U.S.C. §§ 1 ("FAA") and not by any state arbitration law; (b) the consumer arbitration rules ("Arbitration Rules") of the American Arbitration Association ("AAA") (the "Arbitration Administrator") in effect at the time arbitration is requested at the election of the Party filing for Arbitration; and (c) this Arbitration and Dispute Resolution Agreement. A copy of the Arbitration Rules may be obtained, free of charge, from the AAA, on the internet at www.adr.org, or by calling 1-800-778-7879. If the terms of this Arbitration and Dispute Resolution Agreement and the Arbitration Rules conflict, the terms of this Arbitration and Dispute Resolution Agreement shall control to the extent of the conflict. The arbitrator shall have all powers provided by the Arbitration Rules and this Arbitration and Dispute Resolution Agreement.

If AAA is unable or willing to serve, and You and We cannot otherwise agree on a substitute administrator or arbitrator, then a court with appropriate jurisdiction shall appoint an arbitrator. We will consider any good faith request You make to Us to pay the Arbitration Administrator's or arbitrator's filing, administrative, hearing and/or other fees if You cannot obtain a waiver of such fees from the Arbitration Administrator and We will not seek or accept reimbursement of any such fees. We will bear the expense of our attorneys, experts and witnesses, except where applicable law and this Agreement allow Us to recover attorneys' fees and/or court costs in a collection action We bring. You will bear the expense of Your attorneys, experts and witnesses if We prevail in an arbitration. However, in an arbitration You commence, We will pay Your fees if You prevail or if We must bear such fees in order for this Arbitration and Dispute Resolution Agreement to be enforced. Also, We will bear any fees if applicable law requires Us to.

The arbitrator may decide that an in-person hearing is unnecessary and that he or she can resolve the Dispute based on the papers submitted by You or Us and/or through a virtual or telephonic hearing. However, any arbitration hearing that You attend will take place either telephonically or at a location that is reasonably convenient to You. Notice of the time, date and location shall be provided to You and Us in accordance with AAA's rules and procedures.

The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA, 9 U.S.C. §§ 1 *et. seq.* However, if the amount of the Dispute exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can appeal the award to a three-arbitrator panel administered by the Arbitration Administrator, which panel shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration and Dispute Resolution Agreement to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with the section of this Arbitration and Dispute Resolution Agreement that describes who will bear the costs for the initial proceeding before a single arbitrator.

Pre-Dispute Resolution Process.

Before arbitration can begin, You must provide a written notice to Us via email at legal@bridge.xyz and include Your name, full account number, mailing address, telephone number, email address, and a description of Your Dispute that includes what relief you seek ("Notice"). The Notice must be signed by You personally, even if You are represented by an attorney. The Notice must address only Your Dispute and no other person's Dispute. After We receive Your Notice, You and We shall attempt to resolve Your Dispute within 60 days of our receipt of Your Notice. This time period can be extended by agreement and is referred to as the "Pre-Arbitration Resolution Period". Any applicable limitations period (including statute of limitations) will be tolled during the Pre-Arbitration Resolution Period. Engaging in this Pre-Arbitration Resolution process is a requirement that must be fulfilled before commencing arbitration. AAA does not have authority to administer or adjudicate the Dispute unless and until all Pre-Arbitration Resolution requirements have been met.

Your Right to Reject.

If You do not want this Arbitration and Dispute Resolution Agreement to apply, You may reject it by emailing Us via email at legal@bridge.xyz written rejection notice that describes the Agreement and tells Us that You are rejecting this Arbitration Clause. A rejection notice is only effective if it is signed by You and the envelope that the rejection notice is sent in has a post mark of 30 days or less after the date of this Agreement. If You reject this Arbitration and Dispute Resolution Agreement, that will not affect any other provision of this Agreement or the status of Your Agreement. If You do not reject this Arbitration and Dispute Resolution Agreement, it will be effective as of the date of this Agreement.

Class Action Waiver.

If You or We elect to arbitrate a Dispute, (a) neither You nor We may participate in a class action in court or in a class-wide arbitration, either as a plaintiff, defendant or class member; (b) neither You nor We may act as a private attorney general in court or in arbitration; (c) Disputes brought by or against You may not be joined or consolidated with Disputes brought by or against any other person; and (d) the arbitrator shall have no power or authority to conduct a class-wide arbitration, private attorney general arbitration or joined or consolidated arbitration (this sentence including subparts (a) through (d) hereof is referred to in this Arbitration and Dispute Resolution Agreement as the “Class Action Waiver”). In the event there is an agreement to arbitrate claims or disputes that conflicts with this Arbitration and Dispute Resolution Agreement, whether such agreement is executed before, at the same time, or after this Arbitration and Dispute Resolution Agreement, the terms of this Arbitration and Dispute Resolution Agreement shall control any and all Disputes between You and Us.

Jury Waiver.

You and We hereby expressly and irrevocably waive any right to a trial by judge or jury of any Dispute covered by this Arbitration and Dispute Resolution Agreement. This waiver will remain enforceable even if any portion of this Arbitration and Dispute Resolution Agreement is otherwise found to be unenforceable. The Parties agree that this waiver is made knowingly, willingly, and voluntarily.

Severability.

If it is determined that any paragraph or provision in this Arbitration and Dispute Resolution Agreement is illegal, invalid, or unenforceable, such illegality, invalidity or unenforceability shall not affect the other paragraphs and provisions of this Arbitration and Dispute Resolution Agreement. The remainder of this Arbitration and Dispute Resolution Agreement shall continue in full force and effect as if the severed paragraph or provision had not been included. Notwithstanding this severability provision, if a court of competent jurisdiction determines that the Class Action Waiver is void, illegal, invalid, or unenforceable, the Parties agree that the Class Action Waiver shall not be severed and this Arbitration and Dispute Resolution Agreement shall be void in its entirety.

Survivability of Arbitration and Dispute Resolution Agreement.

This Arbitration and Dispute Resolution Agreement will survive and continue in full force and effect notwithstanding cancellation, termination, amendment, payment in full, discharge in bankruptcy, or other expiration or conclusion of the Agreement or any other contract or transaction between the Parties, unless otherwise agreed in writing. In addition, You understand and acknowledge that the rights and responsibilities afforded to Us under this Arbitration and Dispute Resolution Agreement survive any assignment of the Agreement by Us and that We can enforce this Arbitration and Dispute Resolution Agreement in the event a Dispute arises after the assignment of the Agreement.

22. Miscellaneous

- A. **Assignment.** You may not assign your Card or your obligations under this Agreement. However, we may transfer our rights under this Agreement to a third party.
- B. **Compliance with Laws and Network Rules.** Use of your Card is subject to all applicable laws and rules and customs of any clearinghouse or other network or association involved in your transactions.
- C. **Card Issued under U.S. Law.** For the avoidance of doubt, your Card is being issued by a U.S. domiciled financial institution under U.S. law and Issuing Bank does not participate in any direct marketing outside of the United States.
- D. **No Waiver.** We do not waive our rights by delaying or failing to exercise them at any time.
- E. **Survival.** All provisions of this Agreement, which by their nature extend beyond the termination of this Agreement, including, without limitation, sections related to suspension and arbitration, shall survive the termination or expiration of this Agreement.
- F. **Choice of Law & Venue.** This Agreement will be governed by the laws of the State of Missouri except to the extent governed by federal law, and the venue for any disputes shall be Jackson County, Missouri.
- G. **Severability.** If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.
- H. **Entire Agreement.** This Agreement, together with any other terms and conditions, policies, appendices, or agreements referenced herein, constitutes the entire agreement between the parties concerning the Card and governs your use of the Card.
- I. **Business Days.** For purposes of this Agreement, our business days are Monday through Friday. Holidays are not included, even if we are open.

J. Privity. This Agreement is intended solely for the benefit of You and Bank and is not intended to confer any rights or place any obligations on any other person or entity, including but not limited to the Program Manager and/or the Platform Provider.

Short Form Disclosures

Monthly Fee	Per purchase	ATM Withdrawal	Cash reload
\$0.00	\$0.15	n/a	\$0.00

ATM balance inquiry fee	n/a
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Customer service fee	\$0
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Inactivity fee (after 12 months with no transactions)	\$0
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We charge 1 other type of fee. It is:

International transaction fee	3%
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No overdraft/credit feature. Your funds are not FDIC insured. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services by visiting www.bridge.xyz/legal or support@oncade.xyz.

Long Form Disclosures

List of all fees for the Lead Bank Prepaid Visa Card

Get started		
Card purchase	\$0	There are no fees to purchase a Card.
Monthly usage		
Monthly fee	\$0	There are no monthly fees.
Using your card		
Per purchase	\$0.15	A fee of \$0.15 for each purchase you make with your card.
Add money		
Direct deposit	n/a	Direct deposit is not available.
Cash reload	\$0	There are no fees to add funds to your Card.
Spend money		
Bill payment	n/a	Bill payment is not available.
Get cash		
ATM withdrawal	n/a	ATM withdrawals are not available.
Information		
Customer service	\$0	There are no fees for customer service.
ATM balance inquiry	n/a	ATM balance inquiries are not available.
Using your card outside the U.S.		
International transaction	3%	A fee of 3% applies to the U.S. dollar amount of each transaction conducted with merchants outside of the U.S.
Other		
Inactivity	n/a	There are no inactivity fees.

Your funds are not FDIC insured.

No overdraft/credit feature.

If you are located in the United States, contact us by calling +1 (855) 935-3124. If you are located outside of the United States, please visit stri.pe/go/stablecoincardhelp to find the phone number for your country. You may also contact us by visiting support@oncade.xyz.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.