

## US Customer Fees

| Category                   | Fee Type                               | Fee         |
|----------------------------|----------------------------------------|-------------|
| Account Maintenance        | Monthly Maintenance Fee                | \$0.00      |
|                            | Account Opening Fee                    | \$0.00      |
|                            | Account Closure Fee                    | \$0.00      |
|                            | Dormancy Fee (after 365 days inactive) | \$0.00      |
| Card Services              | Initial Card Issuance                  | \$0.00      |
|                            | Plastic Card Replacement               | \$30.00     |
|                            | Express Card Shipping                  | \$30.00     |
|                            | Card Cancellation                      | \$0.00      |
| Domestic Transactions      | Point-of-Sale Purchases                | \$0.00      |
|                            | ATM Withdrawals                        | \$2.50      |
|                            | Over the Counter (cash advance)        | \$5.00      |
|                            | Card Not Present Domestic              | \$2.50      |
|                            | ACH Transfers                          | \$0.00      |
|                            | PIN Transactions                       | \$0.00      |
|                            | Signature Transactions                 | \$0.00      |
|                            |                                        |             |
| International Transactions | ATM Withdrawals                        | \$3.00 + 2% |
|                            | Over-the-Counter Cash                  | \$3.00 + 2% |
|                            | Point-of-Sale Purchases                | \$0.00      |
|                            | Card Not Present International         | \$3.00      |
| Statement Services         | Electronic Statements                  | \$0.00      |
|                            | Paper Statements (if requested)        | \$10.00     |
| Customer Service           | Phone Support                          | \$0.00      |
|                            | Online Support                         | \$0.00      |

## Platform Fees

| Currency       | Fee Type         | Fee   |
|----------------|------------------|-------|
| Bitcoin (BTC)  | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |
|                | Transfer out     | 0.4%  |
| Litecoin (LTC) | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |
|                | Transfer out     | 0.4%  |
| Ethereum (ETH) | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |
|                | Transfer out     | 0.4%  |
| Ripple (XRP)   | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |
|                | Transfer out     | 0.4%  |
| USDT           | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |
|                | Transfer out     | 0.5%  |
| USDC           | Crypto to Crypto | 1.75% |
|                | Crypto to Fiat   | 1.75% |
|                | Card Spend       | 2.00% |

|           |                  |       |
|-----------|------------------|-------|
|           | Transfer out     | 0.5%  |
| EURT      | Crypto to Crypto | 1.75% |
|           | Crypto to Fiat   | 1.75% |
|           | Card Spend       | 2.00% |
|           | Transfer out     | 0.5%  |
| GBP / EUR | Fiat to Crypto   | 1.75% |

We reserve the right to add or change fees from time to time, and we will notify you of any fees or changes to our fees and this Fee Schedule, as required by applicable law. You agree to pay all fees applicable to your Account. We may subtract any applicable fees from your balance, even if the amount of the fee exceeds the Available Balance in your Account.