

Thread Bank Business Deposit Account Agreement Disclosures Clutch Business Deposit Account Program

Last updated: January 16, 2026

The following Thread Bank Business Deposit Account Agreement Disclosures (the “Disclosures”) applies to the demand deposit account (the “Account”) issued by Thread Bank (the “Bank”), member of the Federal Deposit Insurance Corporation (“FDIC”) and chartered under the laws of the State of Tennessee. These Disclosures are incorporated by reference into the Thread Bank Business Deposit Account Agreement (the “Agreement”) and Thread Bank Business Visa Debit Cardholder Agreement (the “Cardholder Agreement”). OTR Capital, LLC (“Program Partner”) is responsible for assisting the Bank with the administration of the Clutch Business Deposit Account Program (the “Program”). Capitalized terms not otherwise defined herein are ascribed the same meaning as set forth in the Agreement.

1.1 How to Contact Us

For most matters, you should email us at info@otrclutch.com or contact us via the Online Banking Application. The Program Partner’s website is available at <https://otrclutch.com>.

If your debit card, debit card number, or PIN is lost, stolen, or misplaced, or you wish to activate your card, please contact info@otrclutch.com. For questions or concerns about any debit card-related suspected errors or unauthorized transaction or if you would like us to stop a recurring debit to your debit card, please contact us at 1-833-852-1519. For the Fraud Outreach Program, please contact us at info@otrclutch.com.

For questions or concerns about any non-card transactions, including, but not limited to: (i) suspected errors or unauthorized EFTs; or (ii) if you would like to place a stop payment request for preauthorized transfers, please contact us at info@otrclutch.com.

If applicable, for questions or concerns about adding and/or deleting Authorized Users; checking your current interest rate; substitute checks or check standards; or closing your Account, please contact us at info@otrclutch.com.

For questions or concerns about updating your name, address, or other contact information; identity theft; reporting account takeover; checking the status of a transaction; or providing instructions regarding a transaction, such as direct deposits and other incoming ACH transactions, please contact us at info@otrclutch.com.

1.2 Account Types and Tiers

We offer three (3) types of Account tiers: Low Tier, Mid-Tier, and High Tier

Tier designation is in our sole discretion, based on various factors, such as the number of trucks registered to your name and/or the volume of freight you run monthly.

The tier that you are placed in may affect your transaction limitations as set forth in this Agreement. Unless otherwise stated in this Agreement, all terms contained in this Agreement apply equally to both tiers.

The Tiers that you are placed in may affect your transaction limitations and/or interest as set forth in the Disclosures. Unless otherwise stated in the Disclosures, all terms contained in the Agreement apply equally to all Tiers.

1.4 Paperless Account

To open an Account, you must agree to go “paperless.” This means that you must (a) provide us with and continue to maintain a valid email address and (b) accept electronic delivery of all communications that we need or decide to send you in connection with your Account by agreeing to the Program Partner’s <https://otrclutch.com/terms-disclosure-and-consent/>.

1.5 How To Open an Account

You may open an Account by visiting the Program Partner’s website at www.otrsolutions.com and following the instructions there.

You may also open an Account by downloading the Clutch mobile application and following the instructions within the application.

Each person completing the Account opening process or otherwise completing any Account opening requirements represents and warrants that he, she or they:

- Are authorized to execute all documents or otherwise complete our requirements in his, her or their stated capacity;
- Have furnished all documents or other information necessary to demonstrate that authority;
- Will furnish other documents and complete other requirements as we may request him, her, or them;
- Certify that, to the best of his, her or their knowledge, all information provided to us, including information concerning beneficial owners, is complete and correct; and
- he, she, or they have read this Agreement and agree to be bound by and comply with its terms.

We may refuse to recognize any resolution or document affecting the Account that appears to us to be incomplete, improperly executed, or fraudulent.

Important information about procedures for opening a new Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information identifying each person who opens an Account, including any Authorized Users who may access an Account. This means that when you open an Account, we will ask for information that allows us to identify you, including your name, legal address, date of birth, Social Security Number or Tax Identification Number, and other information that will allow us to identify you. We also may ask for a driver’s license or other identifying documents for your business, Authorized

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Users, account owners, and your officers, directors, beneficial owners, controlling shareholders and others.

1.6 Minimum Deposits and Balances

There is no minimum deposit required to open an Account and no minimum balance you need to maintain in your Account.

1.7 Interest Disclosures

The interest rate and annual percentage yield on your account is variable and may change based on the Federal Funds Rate. The interest rate on your account is based on the midpoint of the federal funds rate target range as established by the Federal Open Market Committee of the Federal Reserve minus a margin of 150 bps, multiplied by .10.

Interest on your account will be compounded and credited on a monthly basis. If you close your account, you will receive any interest that has accrued as of the date your account is closed.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate equal to $1/365$ of the interest rate to the collected balance in the account each day. Interest will begin to accrue no later than the next business day following the banking day on which the funds were deposited.

1.8 Confidentiality and Our Privacy Policy

Information about your Account and your transactions is collected pursuant to the Agreement. The Program Partner's privacy policy is available at <https://otrsolutions.com/privacy-policy/>.

1.9 Deposits Into Your Account

You may make deposits into your Account using any of these methods described below. We do not charge you any fees for making deposits.

Deposit Method	Limitations for Your Account
Direct Deposits and other ACH transfers initiated by a third party*	No limits
Internal transfers between eligible Accounts managed by the Program (see "Transfers To or From Accounts You Have With Us" section of the Agreement)	No limits
Direct payments/ACH debits via ACH Origination Service (Deposits resulting from payment requests initiated from your Account) And ACH transfers to your Account from a connected U.S. bank account with another institution (see the "Transfers To or From Connected U.S. Bank Accounts" section of the Agreement)**	Low and Mid-Tier: \$5,000/day \$50,000/month High Tier: \$100,000/day \$1,000,000/month

Domestic wire	No limits
Checks (via the Check Deposit Services*)	<u>Low Tier:</u> \$5,000/day \$50,000/month <u>Mid-Tier and High Tier:</u> \$10,000/day \$50,000/month
<p>* The recipient's name on any direct deposit, ACH, or deposited check must match the name on the Account or the deposit may be returned to the originator.</p> <p>** You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.</p> <p>***Available only at the register at participating retailers. Green Dot may impose its own fees, as well as limitations on the amount or frequency you can deposit. Cash deposits via Green Dot are processed as electronic fund transfers.</p>	

1.10 Our Funds Availability Policy

It is our policy to make deposits to your Account available for withdrawal according to the table provided in the "Our Funds Availability Policy" section of the Agreement, except where limited by us pursuant to the "Transfers To or From Connected U.S. Bank Accounts" section of the Agreement.

Your Account supports the following types of deposits and cut-off times:

If you make or receive a deposit via...	The cut-off time is...	And those funds are available...
Internal transfers between eligible Accounts managed by the Program	N/A	Immediately
Direct Deposits and other ACH transfers initiated by a third party	3:00 PM ET	Same business day
Domestic wire	5:40 PM ET	Same business day
Cash deposit at in-network ATM	3:00 PM ET	Next business day
Checks (via the Check Deposit Services)	3:00 PM ET	Within five (5) business days

1.11 Withdrawals From Your Account

You, or, if applicable, an Authorized User, may withdraw funds up to the amount of your Available Balance less applicable fees using any of the methods below and subject to the following limits:

Withdrawal Method	Limitations for Your Account
Internal transfers between eligible Accounts managed by the Program (see the "Transfers To or From Accounts You Have With Us" section of the Agreement)	No limits

ACH transfers from your Account to another bank account via ACH Origination Service <i>And</i> ACH transfers from your Account from a connected U.S. bank account with another institution* (see the “Transfers To or From Connected U.S. Bank Accounts” section of the Agreement)	<p><u>Low Tier:</u> \$5,000/day \$50,000/month</p> <p><u>Mid-Tier:</u> \$25,000/day \$150,000/month</p> <p><u>High Tier:</u> \$100,000/day \$1,000,000/month</p>
ACH transfers to a merchant or other third party you authorize to withdraw from your Account using your routing number and account number	<p><u>Low, Mid-Tier, and High Tier:</u> No limits</p>
ATM withdrawals	<p><u>Low, Mid-Tier, and High Tier:</u> \$1,500/day</p>
Domestic wires	<p>\$100 minimum per wire transfer</p> <p><u>Low Tier:</u> \$5,000/day \$50,000/month</p> <p><u>Mid-Tier:</u> \$25,000/day \$150,000/month</p> <p><u>High Tier:</u> \$50,000/day \$250,000/month</p>
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	<p><u>Low and Mid-Tier:</u> \$25,000/day</p> <p><u>High Tier:</u> \$50,000/day</p>
*You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.	

1.12 Overdraft Services

We do not offer overdraft services or charge fees for overdrafts or non-sufficient funds. We typically will return or decline to process a transaction (including, where applicable, ATM and debit card transactions) if it exceeds your Available Balance.

However, it is still possible for you to overdraft your Account, such as when you write checks (since there is a delay between when you write the check and when we receive it for processing), when we settle authorized debit card transactions, as discussed in the “Debit Card Authorization” section of the Agreement, or if a deposit you make is returned.

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You must make a deposit immediately to cover any negative balance, including a negative balance resulting from an overdraft. If your Account has a negative balance for sixty (60) calendar days or more, we may close your Account. Any deposits made on the account closure date, due to a negative balance, will be returned or rejected. We reserve the right to close your Account at an earlier date, as permitted by law.

1.13 Fee Schedule

Fee Description	Fee Amount and Frequency	Additional Details
Outbound wire fee	\$20.00	
Outgoing ACH fee	\$3.00 per outgoing ACH transaction	
Additional card fee	\$5.00 per additional card	You will not be charged for the first card issued with your account. You will be charged this fee for each additional card you request.
ATM withdrawal fee	\$5.00 per ATM withdrawal	You will be charged this fee each time you withdraw money from any ATM. The owner of the ATM may charge an additional fee for using their ATM.
International transaction fee	One percent (1%) of the transaction	You will be charged this fee for any ATM or POS transactions conducted outside the United States.
Astra fee	One and a half percent (1.5%) of the transaction	You will be charged this fee for each Astra transaction
Card to Card Transactions (P2P) fee	One percent (1%) of the transaction	Minimum- \$0.25 fee amount Maximum- \$25 fee amount

1.14 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits
- Transfers between your Account and a connected bank account.
- Transfers to or from your Account by a third party, such as payments you make to a vendor or employee, or payments you receive from a customer or client.
- Transfers to or from your Account to a merchant or other third party by providing the third party with your debit card or debit card information.
- Purchases or other transactions using your debit card.
- ATM deposits or withdrawals using your debit card.

1.15 ACH Origination Service Applicability

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The ACH Origination Services is enabled for your Account; therefore, the ACH Origination Service section of the Agreement applies to your Account.

1.16 Check Deposits, Mobile Deposit Services, and Check Writing Applicability

The Check Deposit Services are enabled for your Account; therefore, the Check Deposits, Mobile Deposit Services, and Check Writing section of the Agreement applies to your Account. You can deposit checks via iOS or Android. Your Account does not enable check writing, so Sections 6.3 through 6.4 of the Agreement are not applicable to your Account.

1.17 Wire Transfers Applicability

Outbound and Inbound Wire transfers are enabled for your Account; therefore, the Wire Transfers section of the Agreement applies to your Account.

1.18 Debit Card Applicability

Debit cards are enabled for your Account; therefore, the Cardholder Agreement applies to your Account.

1.19 Authorized Users Applicability

You are permitted to designate Authorized Users for your Account.