

Thread Bank Business Deposit Account Agreement Disclosures

Affiniti 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”). Affiniti Finance, Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Affiniti 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 support@affiniti.finance or contact us via the Online Banking Application. You may also contact us 24/7 via Hubspot, Zendesk, or OpenPhone to submit an inquiry as well as at 848-420-8405 via call or SMS. Our Customer Service team will respond between 9AM to 7PM ET. The Program Partner’s website is available at [https://affiniti.finance/](https://affiniti.finance).

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 support@affiniti.finance or the Online Banking Application.

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 support@affiniti.finance or the Online Banking Application.

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 support@affiniti.finance.

1.2 Account Types and Tiers

We offer four (4) types of Account tiers: Tier 1, Tier 2, Tier 3 and Tier 4

Tier designation is at our discretion and may consider various factors, including but not limited to, Business Entity’s revenue, account balance and/or transaction history. The number of Tiers is also subject to change, and you may be designated in a different tier at our discretion.

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

Tier assignment and applicable interest rate/annual percentage yield and transaction limits may be viewed at any time by logging into your account.

1.3 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 ESIGN Consent Document, located at <https://www.affiniti.com/legal/e-sign-policy>.

1.4 How To Open an Account

You may open an Account by visiting the Program Partner’s website at <https://affiniti.finance/> and following the instructions there.

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

1.5 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.

1.6 Interest Disclosures

The interest rate and annual percentage yield on your Account is variable and may be different based on your account deposit balance. At our discretion, and from time to time, these interest rates and annual percentage yields may change as well as the deposit balance required for an interest rate to apply. Advance notice may be provided in accordance with applicable laws and regulations. Fees may reduce earnings.

- When you maintain a balance in your account less than \$50,000, the interest rate on your account is 1.00% with an APY of 1.00%
- When you maintain a balance in your account is between \$50,000 and \$124,999.99, the interest rate on your account is 1.74% with an APY of 1.75%
- When you maintain a balance in your account is between \$125,000 and \$200,000, the interest rate on your account is 2.47% with an APY of 2.50%
- When you maintain a balance in your account that is more than \$200,000, the interest rate on your account is 2.96% with an APY of 3.00%

You can access the current interest rate applicable to your Account through the Online Banking Application or by contacting us as specified in the “How to Contact Us” section above.

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.

1.7 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://www.affiniti.com/legal/affiniti-finance-inc-privacy-policy>.

1.8 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
Domestic Wire Transfers	No Limits
Direct payments/ACH debits via ACH Origination Service (<i>Deposits resulting from payment requests initiated from your Account</i>) <i>And</i> 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)**	<u>Tier 1:</u> \$75,000/day \$125,000/month <u>Tier 2:</u> \$875,000/day \$2,250,000.00/month <u>Tier 3:</u> \$1,750,000/day \$4,500,000 /month <u>Tier 4</u> \$4,000,000/ day \$14,000,000/ month
Checks (via the Check Deposit Services*)	<u>Tier 1:</u> \$75,000/day \$125,000/month <u>Tier 2:</u> \$125,000/day \$375,000/month <u>Tier 3:</u> \$250,000/day \$750,000/month <u>Tier 4</u> \$750,000/day \$3,000,000/month

* 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.
 ** You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.

1.9 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
Checks (via the Check Deposit Services)	3:00 PM ET	Within five (5) business days

1.10 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>Tier 1:</u> \$75,000/day \$125,000/month</p> <p><u>Tier 2:</u> \$875,000/day \$2,250,000.00/month</p> <p><u>Tier 3:</u> \$1,750,000/day \$4,500,000 /month</p> <p><u>Tier 4</u> \$4,000,000/day \$14,000,000/month</p>

ACH Transfers to a merchant or third party you authorize to withdraw from your account using your Routing Number and Account Number	<p>Tier 1: \$75,000/day \$125,000/month</p> <p>Tier 2: \$875,000/day \$2,250,000.00/month</p> <p>Tier 3: \$1,750,000/day \$4,500,000 /month</p> <p>Tier 4 \$4,000,000/day \$14,000,000/month</p>
Domestic wires	<p>\$100 minimum per wire transfer</p> <p><u>Tier 1:</u> \$75,000/day \$125,000/month</p> <p><u>Tier 2:</u> \$875,000/day \$2,250,000.00/month</p> <p><u>Tier 3:</u> \$1,750,000/day \$4,500,000 /month</p> <p><u>Tier 4</u> \$4,000,000/day \$14,000,000/month</p>
Checks drawn on your Account	<p><u>Tier 1:</u> \$75,000/day \$125,000/month</p> <p><u>Tier 2:</u> \$125,000/day \$375,000/month</p> <p><u>Tier 3:</u> \$250,000/day \$750,000/month</p> <p><u>Tier 4</u> \$750,000/day \$3,000,000/month</p>
*You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.	

1.11 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 (if applicable), or if a deposit you make is returned. Any deposits made on the account closure date, due to a negative balance, may be returned or rejected.

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. We reserve the right to close your Account at an earlier date, as permitted by law.

1.12 Fee Schedule

Fees are subject to change at any time and may be waived at our discretion and may include various factors, including but not limited to, fee trigger, account activity, number of fee waivers, and/or amount of fee waivers. We will provide you with advance notice of any changes where required by law.

Fee Description	Fee Amount and Frequency	Additional Details
Outgoing Wire Fee	\$10 for each outgoing wire originated on your account	You will be charged this fee for each outgoing domestic wire.
Returned Payments Fee	\$10 for each returned payment to your account	You will be charged this fee for any outgoing payments that fail due to, including but not limited to, incorrect recipient details and/or insufficient funds.

1.13 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits
- Domestic wires
- 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 Routing Number and Account Number.

1.14 ACH Origination Service Applicability

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

1.15 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.

1.16 Wire Transfers Applicability

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

1.17 Debit Card Applicability

Debit cards are not enabled for your Account; therefore, the Debit Cardholder Agreement does not apply to your Account.

1.18 Authorized Users Applicability

You are permitted to designate Authorized Users for your Account.