

## **Thread Bank Consumer Deposit Account Agreement Disclosures**

### **Retirable Consumer Deposit Account Program**

***Last updated: December 11, 2025***

The following Thread Bank Consumer Deposit Account Agreement Disclosures (the “Disclosures”) apply to the interest-bearing 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 Consumer Deposit Account Agreement (the “Agreement”) and Thread Bank Consumer Debit Cardholder Agreement (the “Cardholder Agreement”). Retirable, Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Retirable Consumer 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@retirable.com](mailto:support@retirable.com) and contact us via the Online Banking Application. You may also contact us at Mobile app and Online via the web application. The Program Partner’s website is available at <https://retirable.com/>.

For questions or concerns about any debit card-related transactions, including, but not limited to: (i) if your debit card, debit card number, or PIN is lost, stolen, or misplaced; (ii) the fraud alerts program or support or (iii) if you would like us to stop a recurring debit to your debit card, please contact us at 1-833-333-0417.

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@retirable.com](mailto:support@retirable.com) 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@retirable.com](mailto:support@retirable.com) 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@retirable.com](mailto:support@retirable.com).

For the Fraud Outreach Program, please contact [support@retirable.com](mailto:support@retirable.com).

#### **1.2 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 ESIGN Consent Document, available at <https://retirable.com/legal/electronic-disclosure-and-consent>.

### **1.3 Joint Account Applicability**

Your Account may be opened as a joint account.

### **1.4 How To Open an Account**

You may open an Account by visiting the Program Partner's website at <https://retirable.com/> and following the instructions there.

You may also open an Account by downloading the Retirable 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 on your Account is variable. The interest rate and annual percentage yield are as set forth in the table below. This interest rate and annual percentage yield may change from time to time. 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, multiplied by 75%, multiplied by 93%. You can access the current interest rate applicable to your Account through the Online Banking Application or by contacting us as specified in Section 1.1 above.

<b>Interest Rate</b>	2.53%	<b>Annual Percentage Yield</b>	2.56%
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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 by pursuant to the Agreement. The Program Partner's privacy policy is available at <https://retirable.com/legal/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.

<b>Deposit Method</b>	<b>Limitations for Your Account</b>
Direct Deposits and other ACH transfers initiated by a third party*	No limits
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
Domestic Wire	No Limits
Cash deposit at in-network ATM	\$2,000/transaction  You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM. You cannot make cash deposits at out-of-network ATMs.
Checks (via the Check Deposit Services*)	\$1,000/day \$20,000/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:

<b>If you make or receive a deposit via...</b>	<b>The cut-off time is...</b>	<b>And those funds are available...</b>
Internal transfers between eligible Accounts managed by the Program (see Section 3.5)	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

### 1.10 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:

<b>Withdrawal Method</b>	<b>Limitations for Your Account</b>
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 a connected U.S. bank account with another institution* (see the “Transfers To or From Connected U.S. Bank Accounts” section of the Agreement)	\$50,000/day \$100,000/month
ACH transfers to a merchant or other third party you authorize to withdraw from your Account using your routing number and account number	No limits

ACH transfers to another consumer account (P2P Transfer)	No limits
ATM withdrawals	\$500/day
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	\$2,500/day
Checks drawn on your Account	\$1,000/day \$20,000/month
*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, or if a deposit you make is returned.

You must make a deposit immediately to cover any negative balance, including a negative balance resulting from an overdraft, without notice or other demand from us. 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, may be returned or rejected. We reserve the right to close your Account at an earlier date, as permitted by law.

### 1.12 Fee Schedule

Fee Description	Fee Amount and Frequency	Additional Details
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 or online transactions conducted with a merchant outside the United States.
Out-of-network ATM transaction fee		You may be charged a fee, including for balance inquiries, by the operator of an out-of-network ATM. You can avoid fees by using an in-network ATM. You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM.

### 1.13 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits

- Transfers to or from your Account and a connected bank account.
- Transfers from your Account to another person's bank account using the P2P Transfer Service.
- Transfers to or from your Account by a merchant or other third party to whom you have provided your Account routing number and account number.
- 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.

#### **1.14 P2P Transfer Services Applicability**

The P2P Transfer Services is enabled for your Account; therefore, the P2P Transfer Services section of the Agreement applies to your Account.

#### **1.15 Check Deposits, Mobile Deposit Services, and Check Writing Applicability**

The Check Deposit Services, Mobile Deposit Services, and Check Writing are enabled for your Account; therefore, the Check Deposits, Mobile Deposit Services, and Check Writing section of the Agreement applies to your Account..

#### **1.16 Wire Transfers Applicability**

Only Inbound Wire transfers are enabled for your Account; therefore, only the inbound wire transfer portions of the section titled Wire Transfers of the Agreement is applicable to your Account.

#### **1.17 Debit Card Applicability**

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

#### **1.18 Authorized Users Applicability**

You are not permitted to designate Authorized Users for your Account.