

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

Last updated: August 6, 2025

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”). Revela, Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Revela 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@revela.co. The Program Partner’s website is available at <https://www.revela.co/>.

If your debit card, debit card number, or PIN is lost, stolen, or misplaced, or you wish to activate your card, please email support@revela.co. For questions or concerns about any debit card-related suspected errors or unauthorized transactions; fraud alerts; or if you would like us to stop a recurring debit to your debit card, please contact us at 1-833-852-1519.

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@revela.co.

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@revela.co.

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@revela.co.

For the Fraud Outreach Program, please contact support@revela.co.

1.2 Account Types

We offer two (2) types of Account types: Business and Fraternal.

If you are not associated with a fraternal organization, you may apply for the Business Account.

You may apply for the Fraternal Account if you are associated with a national fraternal organization.

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

1.3 Account Tiers

For the Fraternal Accounts, we offer three (3) types of Account tiers: Small, Medium, and Large.

For the Business Accounts, we also offer three (3) types of Account tiers: Small, Medium, and Large.

Excepting the Fraternal Large tier, Tier designation is at our sole discretion based on various factors, such as expected rent roll and pay flow requirements. Fraternal Accountholders will be placed in the Fraternal Large tier based on the above criteria, your status as a national organization and the amount of your monthly credit transactions. Tier designation may change at any time.

The Account tier that you are placed in may affect your transaction limits and/or fees as set forth in this Agreement. Unless otherwise stated in this Agreement, all terms contained in this Agreement apply equally to all Account 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 ESIGN Consent Document, available at <http://www.revela.co/legal>.

1.5 How To Open an Account

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

1.6 Minimum Deposits and Balances

A minimum balance fee of \$10 will be imposed every month if the balance in your Account falls below \$2,000 on the last day of each month.

1.7 Interest Disclosures

The interest rate on your Account is variable and may change based on the Federal Funds Rate. The interest rate on your Account is based on 80% of the midpoint of the federal funds rate target range as established by the Federal Open Market Committee of the Federal Reserve, multiplied by .20. You can access the current interest rate applicable to your Account through the Online Banking Services or by contacting us as specified 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.

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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://revela-public.s3.amazonaws.com/privacy.pdf>.

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
<p>Direct payments/ACH debits via ACH Origination Service (Deposits resulting from payment requests initiated from your Account)</p> <p>And</p> <p>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)**</p>	<p><u>Fraternal Accounts – Small Tier</u> \$400,000 /day \$500,000/month</p> <p><u>Fraternal Accounts – Medium and Large Tiers</u> \$500,000/day \$2,000,000/month</p> <p><u>Business Accounts – Small Tier</u> \$200,000/day \$200,000/month</p> <p><u>Business Accounts – Medium Tier</u> \$500,000/day \$500,000/month</p> <p><u>Business Accounts - Large Tier</u> \$1,000,000 /day \$2,000,000/month</p>
Domestic wire	No limits
Checks (via the Check Deposit Services*)	<p><u>Fraternal Accounts – Small Tier</u> \$50,000/day \$100,000/month</p> <p><u>Fraternal Accounts – Medium and Large Tiers</u> \$50,000/day \$500,000/month</p> <p><u>Business Accounts – Small Tier</u> \$75,000/day \$75,000/month</p>

	<u>Business Accounts – Medium Tier</u> \$200,000/day \$200,000/month <u>Business Accounts – Large Tier</u> \$300,000 /day \$500,000/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>	

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
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)	<u>Fraternal Accounts – Small and Medium Tiers</u> \$75,000 /day \$100,000/month <u>Fraternal Accounts –Large Tier</u> \$100,000 /day \$200,000/month <u>Business Accounts – Small Tier</u> \$100,000/day \$200,000/month <u>Business Accounts – Medium Tier</u> \$400,000/day \$400,000/month

	<u>Business Accounts – Large Tier</u> \$1,000,000 /day \$2,000,000/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
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	<u>Fraternal Accounts – Small Tier</u> \$5,000 /day <u>Fraternal Accounts – Medium Tier</u> \$5,000/day <u>Fraternal Accounts – Large Tier</u> \$30,000/day <u>Business Accounts</u> \$5,000/day
Checks drawn on your Account	<u>Fraternal Accounts – Small Tier</u> \$75,000/day \$150,000/month <u>Fraternal Accounts – Medium and Large Tiers</u> \$75,000/day \$750,000/month <u>Business Accounts – Small Tier</u> \$25,000/day \$100,000/month <u>Business Accounts – Medium Tier</u> \$100,000/day \$400,000/month <u>Business Accounts – Large Tier</u> \$500,000/day \$1,000,000/month
*You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.	

1.12 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.

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. Any deposits made on the account closure date, due to a negative balance, may be returned or rejected.

1.13 Fee Schedule

Fee Description	Fee Amount and Frequency	Additional Details
Authorized user fee	\$2.75 per authorized user	The authorized user fee applies to each authorized user add to the Account.
ACH transaction fee	<u>Fraternal and Business Accounts</u> \$1.50 per ACH transaction	ACH transaction fee applies to both inbound and outbound ACH transactions.
Same-day ACH transaction fee	<u>Fraternal Accounts</u> \$10 per same-day ACH transaction <u>Business Account – Small and Medium Tiers</u> \$10 per same-day ACH transaction <u>Business Account – Large Tier</u> \$5 per same-day ACH transaction	Same-day ACH transaction fee applies when you initiate a same-day ACH transaction.
Returned ACH fee	\$3 per returned ACH transaction	
Minimum balance fee	\$10 per month	A minimum balance fee of \$10 will be imposed every month if the balance in your Account falls below \$2,000 on the last day of each month.
Virtual card fee	\$0.20 per virtual card	The virtual card fee applies each time you create a virtual debit card.
Custom card fee	<u>Fraternal and Business Accounts</u> \$10 per custom card	If you order a custom card, this fee will apply each time you order a custom debit card.
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.
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.
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1.14 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits
- Domestic wires
- Transfers 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.

1.15 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.

1.16 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 and/or Android.

1.17 Wire Transfers Applicability

Wire transfers are not enabled for your Account; therefore, the Wire Transfers section of the Agreement is not applicable 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

Confidential

You are permitted to designate Authorized Users for your Account.