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## **Thread Bank Business Deposit Account Agreement Disclosures Stessa Cash Management Business Deposit Account Program**

***Last updated: May 7, 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”). Stessa, Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Stessa 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@stessa.com](mailto:support@stessa.com) or in-app via chat. The Program Partner’s website is available at [www.stessa.com](http://www.stessa.com).

If your debit card, debit card number, or PIN is lost, stolen, or misplaced, or you wish to activate your card, please contact [support@stessa.com](mailto:support@stessa.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 [support@stessa.com](mailto:support@stessa.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 [support@stessa.com](mailto:support@stessa.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 [support@stessa.com](mailto:support@stessa.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 [support@stessa.com](mailto:support@stessa.com).

### **1.2 Subscription Levels and Account Tiers**

We offer two (2) categories of Accounts: Non-Pro and Pro. Non-Pro category consists of three (3) Subscription Levels: Essentials, Manage, and Non-Interest. The Pro category consists of one (1) Subscription Level: Pro. Each Subscription Level includes five (5) Account Tiers: Tier 1, Tier 2, Tier 3, Tier 4, and Tier 5.

Your Subscription Level and Account Tier designation is in our sole discretion, based on various factors, such as including account balance and historical transaction data, such as the number of rental properties, the number of active tenancies, and the value of those tenancies.

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The Subscription Level and Account Tier 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 Subscription Levels and Account Tiers.

| Subscription Level | Account Tiers   |
|--------------------|---|
| Non-Pro Category   |   |
| Essentials         | <p>Interest Bearing:</p> <ul style="list-style-type: none"><li>● Essentials Tier 1 - Previous month's aggregate month-end ending balances under a single login between \$0.00 - \$9,999.99</li><li>● Essentials Tier 2 - Previous month's aggregate month-end ending balances under a single login between \$10,000.00 - \$49,999.99</li><li>● Essentials Tier 3 - Previous month's aggregate month-end ending balances under a single login between \$50,000.00 - \$99,999.99</li><li>● Essentials Tier 4 - Previous month's aggregate month-end ending balances under a single login between \$100,000.00 - \$249,999.99</li><li>● Essentials Tier 5 - Previous month's aggregate month-end ending balances under a single login is \$250,000.00 or greater</li></ul> |
| Manage             | <p>Interest Bearing:</p> <ul style="list-style-type: none"><li>● Manage Tier 1 - Previous month's aggregate month-end ending balances under a single login between \$0.00 - \$9,999.99</li><li>● Manage Tier 2 - Previous month's aggregate month-end ending balances under a single login between \$10,000.00 - \$49,999.99</li><li>● Manage Tier 3 - Previous month's aggregate month-end ending balances under a single login between \$50,000.00 - \$99,999.99</li><li>● Manage Tier 4 - Previous month's aggregate month-end ending balances under a single login between \$100,000.00 - \$249,999.99</li><li>● Manage Tier 5 - Previous month's aggregate month-end ending balances under a single login is \$250,000.00 or greater</li></ul>                     |
| Non-Interest       | <ul style="list-style-type: none"><li>● Non-Interest Tier 1 - Previous month's aggregate month-end ending balances under a single login between \$0.00 - \$9,999.99</li><li>● Non-Interest Tier 2 - Previous month's aggregate month-end ending balances under a single login between \$10,000.00 - \$49,999.99</li><li>● Non-Interest Tier 3 - Previous month's aggregate month-end ending balances under a single login between \$50,000.00 - \$99,999.99</li><li>● Non-Interest Tier 4 - Previous month's aggregate month-end ending balances under a single login between \$100,000.00 - \$249,999.99</li><li>● Non-Interest Tier 5 - Previous month's aggregate month-end ending balances under a single login is \$250,000.00 or greater</li></ul>                |
| Pro Category       |   |
| Pro                | <p>Interest Bearing:</p> <ul style="list-style-type: none"><li>● Pro Tier 1 - Previous month's aggregate month-end ending balances under a single login between \$0.00 - \$9,999.99</li><li>● Pro Tier 2 - Previous month's aggregate month-end ending balances under a single login between \$10,000.00 - \$49,999.99</li></ul>  |

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|  | <ul style="list-style-type: none"><li>● Pro Tier 3 - Previous month's aggregate month-end ending balances under a single login between \$50,000.00 - \$99,999.99</li><li>● Pro Tier 4 - Previous month's aggregate month-end ending balances under a single login between \$100,000.00 - \$249,999.99</li><li>● Pro Tier 5 - Previous month's aggregate month-end ending balances under a single login is \$250,000.00 or greater</li></ul> |
|--|---|

### **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.stessa.com/electronic-communications-disclosure/>.

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

You may open an Account by visiting the Program Partner's website at [www.stessa.com](http://www.stessa.com) and following the instructions there.

You may also open an Account by downloading the Stessa Cash Management 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**

#### Non-Pro Category

For the interest-bearing Subscription Levels and Account Tiers (Essentials and Manage), the interest rate and annual percentage yield on your Account is variable. 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<sup>1</sup> as established by the Federal Open Market Committee of the Federal Reserve.

You can access the current interest rate applicable to your Account through the Online Banking Application or by contacting us as specified above.

#### Pro Category

The interest rate and annual percentage yield ("APY") on your Account is variable and 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.

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<sup>1</sup> The federal funds rate target range is published on <https://www.newyorkfed.org/markets/reference-rates/effr> as the Federal Funds - Target Rate.

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You can access the current interest rate applicable to your Account through the Online Banking Application 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 end of day 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.

| Subscription Level      | Account Tiers   |
|-------------------------|---|
| <b>Non-Pro Category</b> |   |
| Essentials              | <b>Interest Bearing:</b> <ul style="list-style-type: none"><li>● Essentials Tier 1 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.16.</li><li>● Essentials Tier 2 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.26.</li><li>● Essentials Tier 3 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.36</li><li>● Essentials Tier 4 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.46.</li><li>● Essentials Tier 5 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.56.</li></ul> |
| Manage                  | <b>Interest Bearing:</b> <ul style="list-style-type: none"><li>● Manage Tier 1 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.16.</li><li>● Manage Tier 2- interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.26.</li><li>● Manage Tier 3- interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.36</li><li>● Manage Tier 4- interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.46.</li><li>● Manage Tier 5- interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.56.</li></ul>                         |
| Non-Interest            | <ul style="list-style-type: none"><li>● Non-Interest Tier 1 – non-interest-bearing account</li><li>● Non-Interest Tier 2 – non-interest-bearing account</li><li>● Non-Interest Tier 3 – non-interest-bearing account</li><li>● Non-Interest Tier 4 – non-interest-bearing account</li><li>● Non-Interest Tier 5 – non-interest-bearing account</li></ul>  |
| <b>Pro Category</b>     |   |
| Pro                     | <b>Interest Bearing:</b> <ul style="list-style-type: none"><li>● Pro Tier 1 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.40</li></ul>  |

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|  | <ul style="list-style-type: none"> <li>● Pro Tier 2 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.60</li> <li>● Pro Tier 3 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.70</li> <li>● Pro Tier 4 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.80</li> <li>● Pro Tier 5 - interest rate is calculated as the midpoint of the federal funds rate target range minus 30 basis points, multiplied by 0.96</li> </ul> |
|--|--|

### 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.stessa.com/privacy/>.

### 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.

Your account will have the following Deposit limits based on your account category/subscription level/tier designation:

| <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 “Transfers To or From Accounts You Have With Us” section of the Agreement)   | No limits  |
| Direct payments/ACH debits via ACH Origination Service<br><i>(Deposits resulting from payment requests initiated from your Account)</i><br><br><i>And</i><br><br>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)** | <b><u>Pro and Non-Pro Category and Subscription Level</u></b><br><i>Pro, Manage, Essentials, and Non-interest</i><br><br><i>Tier 1</i><br>\$6,000/day<br>\$6,000/month<br><br><i>Tier 2</i><br>\$8,000/day<br>\$8,000/month<br><br><i>Tier 3</i><br>\$15,000/day<br>\$15,000/month<br><br><i>Tier 4</i><br>\$20,000/day<br>\$20,000/month<br><br><i>Tier 5</i> |

|  |   |
|--|---|
|  | \$25,000/day<br>\$25,000/month  |
| Domestic wire  | No limits   |
| Checks (via the Check Deposit Services*)   | <p><b><u>Pro and Non-Pro Category and Subscription Level</u></b><br/> <i>Pro, Manage, Essentials, and Non-interest</i></p> <p><i>Tier 1</i><br/> \$6,000/day<br/> \$6,000/month</p> <p><i>Tier 2</i><br/> \$10,000/day<br/> \$12,000/month</p> <p><i>Tier 3</i><br/> \$15,000/day<br/> \$15,000/month</p> <p><i>Tier 4</i><br/> \$20,000/day<br/> \$20,000/month</p> <p><i>Tier 5</i><br/> \$10,000/day<br/> \$50,000/month</p> |
| <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.<br/> ** You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.</p> |   |

**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 | 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:

Your account will have the following Deposit limits based on your account category/subscription level/tier designation:

| <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 another bank account via ACH Origination Service<br><br><i>And</i><br><br>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) | <b><u>Pro and Non-Pro Category and Subscription Level</u></b><br><i>Pro, Manage, Essentials, and Non-interest</i><br><br><i>Tier 1</i><br>\$8,000/day<br>\$15,000/month<br><br><i>Tier 2</i><br>\$10,000/day<br>\$20,000/month<br><br><i>Tier 3</i><br>\$15,000/day<br>\$20,000/month<br><br><i>Tier 4</i><br>\$20,000/day<br>\$20,000/month<br><br><i>Tier 5</i><br>\$25,000/day<br>\$25,000/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   |
| ATM withdrawals  | <b><u>All Subscription Levels and Account Tiers</u></b><br>\$500/day  |
| Domestic wires   | \$100 minimum per wire transfer<br><b><u>Pro and Non-Pro Category and Subscription Level</u></b><br><i>Pro, Manage, Essentials, and Non-interest</i><br><br><i>Tier 1</i><br>\$50,000/day<br>\$1,150,000/month<br><br><i>Tier 2</i><br>\$100,000/day  |

|  |   |
|--|---|
|  | <p>\$2,000,000/month</p> <p><i>Tier 3</i><br/>\$200,000/day<br/>\$4,600,000/month</p> <p><i>Tier 4</i><br/>\$300,000/day<br/>\$6,900,000/month</p> <p><i>Tier 5</i><br/>\$500,000/day<br/>\$11,000,000/month</p>  |
| Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card                                  | <p><b><u>Pro and Non-Pro Category and Subscription Level</u></b><br/><i>Pro, Manage, Essentials, and Non-interest</i></p> <p><i>Tier 1</i><br/>\$2,000/day</p> <p><i>Tier 2</i><br/>\$3,000/day</p> <p><i>Tier 3</i><br/>\$4,000/day</p> <p><i>Tier 4</i><br/>\$5,000/day</p> <p><i>Tier 5</i><br/>\$15,000/day</p> |
| Checks drawn on your Account   | <p><b><u>All Subscription Levels and Account Tiers</u></b><br/>\$10,000/day<br/>\$100,000/month</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> |   |

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

**1.12 Fee Schedule**

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| <b>Fee Description</b>   | <b>Fee Amount and Frequency</b>                       | <b>Additional Details</b>  |
|--|---|--|
| Domestic wire fee  | \$5.00 per outbound wire                              |  |
| 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.<br><br>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. |
| In addition to the fees outlined above, the Program Partner may also charge the subscription fees outlined below. See section 1.2 for further details regarding the Program Partner subscriptions. |   |  |
| Manage subscription fee  | \$12/month, total for all months to be paid annually. | The Manage subscription level allows you access to the Manage level accounts across the available Manage tiers.  |
| Pro subscription fee   | \$28/month, total for all months to be paid annually. | The Pro subscription level allows you access to the Pro level accounts across the available Pro tiers.   |

**1.13 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 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.

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-- ATM deposits or withdrawals using your debit card.

**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.

**1.17 Wire Transfers Applicability**

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.