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

Last updated: April 28, 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”). Lance Global Inc dba Sequence (“Program Partner”) is responsible for assisting the Bank with the administration of the Sequence 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 hello@getsequence.io. You may also contact us at 1-(510) 892-5152. Our Call Center is open 9:00am-6:00pm CST, Monday-Friday. The Program Partner’s website is available at <https://www.getsequence.io/>.

For questions or concerns about any debit card-related transactions; if your debit card, debit card number, or PIN is lost, stolen, or misplaced; fraud alerts program or support or if you would like us to stop a recurring debit to your debit card, please contact us at 1-(510) 892-5152.

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 hello@getsequence.io.

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 hello@getsequence.io.

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 hello@getsequence.io.

For Fraud Outreach, please contact us at 1-(510) 892-5152.

1.2 Account Types and Tiers

We offer two (2) types of Accounts: Pro and Business. The account type you are placed in is based on the paid subscription plan you select. Please refer to pricing in section 1.12, Fee Schedule for further details.

The Account 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 Accounts.

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://sequence.blob.core.windows.net/public/user_agreements/v1/electronic_disclosure_and_consent.pdf.

1.4 How To Open an Account

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

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

1.5 Minimum Deposits and Balances

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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

This account is not interest-bearing. No interest will be paid on this account.

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://sequence.blob.core.windows.net/public/user_agreements/v1/privacy_policy.pdf.

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
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)**	Pro Tier: \$50,000/day \$250,000/month Business Tier: \$500,000/day \$1,000,000/month
Cash deposit at in-network ATM	\$1,000/transaction \$2,000/day 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*)	Pro Tier: \$10,000/day \$100,000/month Business Tier: \$10,000/day \$200,000/month

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* 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
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:

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)	Pro Tier: Limited to 100 transfers per month ¹ \$50,000/day \$250,000/month Business Tier: Limited to 100 transfers per month ² \$500,000/day \$1,000,000/month

¹ Additional fees play for ACH originations in excess of this number. See Section 1.12 (Excess Transfer Fee) below.

² Additional fees play for ACH originations in excess of this number. See Section 1.12 (Excess Transfer Fee) below.

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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	\$515/day
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	Pro Tier: \$10,000/day Business Tier: \$20,000/day
Checks drawn on your Account	Pro Tier: \$10,000/day \$100,000/month Business Tier: \$10,000/day \$200,000/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. 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
Subscription fee for users* who sign up as of December 9, 2025:	Pro Tier: \$383.88/year Business Tier:	**All subscription fees agreed upon before December 9, 2025 will remain at your current price plan, no changes will be made, as long as your current plan is not canceled Please see your

	\$659.88/year	current price plan when you log into your Sequence Account.**
Excess Transfer Fee	\$0.30 for each transfer that exceeds your monthly transfer allowance	Only successful and pending transactions are counted towards the number of monthly transfers. Rejected, failed, or returned transactions will not be counted. The charge for the transfers that exceed the monthly transfer allowance will be charged at the end of the month in question, combined with your monthly subscription fee.
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 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.
- 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

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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 not enabled for your Account; therefore, the Wire Transfers section of the Agreement is not 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 permitted to designate Authorized Users for your Account.