

# Tilt AutoSave ACH Authorization

**Effective Date:** May 12, 2026

You authorize Tilt Finance Inc. and its affiliates, assignees, and service providers (“Tilt, us, we”) to electronically debit via ACH the account you designated (“External Bank Account”) when setting up AutoSave, and electronically credit your Tilt Savings Account via ACH, and, if ever applicable, to correct erroneous debits and credits via ACH as follows:

## **Save Per Paycheck:**

Tilt uses your External Bank Account information to estimate the date(s) on which you will receive your paycheck. If Tilt detects sufficient paycheck data at the time you enroll in AutoSave, Tilt will use this information to determine when to initiate a debit to your External Account, and will initiate a debit on the date we expect you to receive your next paycheck, and on the dates we expect you to receive each paycheck thereafter, until you revoke this authorization. The amount debited will be the amount you indicated that you wanted to save per paycheck when setting up AutoSave. You understand and agree that the date of each debit may vary and that the notice of when we will initiate your next upcoming debit will be displayed in the Tilt app.

## **Weekly Savings:**

If Tilt does not detect sufficient paycheck data at the time you enroll in AutoSave, Tilt will apply a weekly AutoSave cadence. The date we will initiate your first debit will be displayed in the Tilt app during AutoSave enrollment. Thereafter, and continuing until you revoke this authorization, we will initiate a debit on the first Business Day (defined below) of each subsequent week, excluding Friday. For each debit, Tilt will debit up to the amount you indicated as your savings goal when setting up AutoSave. Tilt will not debit more than your indicated savings goal for any given debit nor any given week, but may debit less if Tilt determines you do not have sufficient funds in your External Account. If your savings goal is not met by a debit, we will attempt to initiate the debit again each following Business Day of that week (excluding Friday) to meet your savings goal for that week. Notwithstanding the foregoing, before we initiate any debit, we may conduct a balance check on your External Bank Account and may skip any debit where we determine that your External Bank Account balance is below our threshold requirements. Due to the nature of the service, you acknowledge and agree that the amount and frequency of these preauthorized electronic debits and credits may vary.

We are not liable for any overdrafts, so if you expect your External Bank Account cannot accommodate your AutoSave selections, then you should change your AutoSave selections or terminate Tilt AutoSave. It may take up to three Business Days from the date we initiate a debit for the funds to actually debit from your External Bank Account. If any debit attempt fails, we may pause Tilt AutoSave until you log in to the Tilt app and unpause it.

You may stop payment of these preauthorized electronic debits from your External Bank Account by contacting us in-App or emailing us at [help@tilt.com](mailto:help@tilt.com) at least 3 Business Days before the scheduled date of the debit. If you stop these preauthorized electronic debits, we will no longer provide you Tilt AutoSave. If we do not receive notice at least 3 Business Days before the scheduled debit date, we may attempt, in our sole discretion, to cancel the debit transaction. However, we assume no

responsibility for our failure to do so. Please note that revoking this authorization will not apply to electronic debits performed before revocation becomes effective.

For purposes of this authorization, "**Business Day**" means Monday through Friday, excluding federal banking holidays.