

Tilt AutoSave Account Agreement

Last Updated: August 4, 2025

This Tilt AutoSave Account Agreement (“**Agreement**”) is between you and Tilt Finance, Inc. (“**we**” “**us**” “**our**”) and governs your use of the Tilt AutoSave Services (“**Services**”). The Services include a Tilt AutoSave Account (“**AutoSave Account**”) which is made available to you by nbkc bank, an FDIC-insured bank chartered by the State of Kansas (“**NBKC**”). This Agreement explains how your AutoSave Account works, the policies, terms and conditions that apply to the Services. By accepting this Agreement, submitting an application for an Account, or by using any of our deposit account services, you agree to the terms in this Agreement. Other products or services offered in connection with the Account, such as the Tilt mobile application (“**App**”), may have additional agreements that you will be required to accept in order to access the Service, and which are incorporated by reference. Please read this Agreement carefully and keep a copy for your records.

1. Your AutoSave Account

1.1 Description of Your AutoSave Account. We use the term “AutoSave” to refer to the Services associated with the Tilt AutoSave Account. You can use your Tilt AutoSave Account to help you build your savings, by automatically transferring funds from your personal checking or savings account (“**Bank Account**”) to your AutoSave Account. Your AutoSave Account is not an individual deposit account. By utilizing the Services, your beneficial funds may be held by NBKC in an omnibus custodial account (“**Omnibus Account**”) established in the name of NBKC.

1.2 FDIC Insurance. Funds in your AutoSave Account are insured by the Federal Deposit Insurance Corporation (“**FDIC**”), up to the applicable limit, on a “pass through” basis. The amount of insurance coverage you have may depend on the balance in your AutoSave Account and the ownership, type of, and balances held in any other accounts you have with us. For additional information, please visit the FDIC’s website at www.fdic.gov.

1.3 Deposit Network Service Acknowledgement. By utilizing the services, your beneficial funds may be held at nbkc bank in an omnibus custodial account (“**Omnibus Account**”). In its ordinary course of business, nbkc bank may utilize a “Deposit Network Service” to deposit funds from the Omnibus Account into other FDIC insured banks (“**Network Banks**”). In the event funds from the Omnibus Account are deposited into Network Banks via the Deposit Network Service, nbkc bank will deliver funds to a custody bank (“**Custodian Bank**”) participating in the Deposit Network Service. In the event any of your beneficial funds from the Omnibus Account arrive at a Network Bank through a Deposit Network Service, they may be eligible for FDIC insurance, however, in the event you or nbkc bank have funds, either directly or indirectly, at any of the Network Banks, such deposit insurance coverage may be adversely affected, and the principal and any accrued interest may not benefit from FDIC insurance, even if the total amount deposited in that Network Bank through the Deposit Network Service is less than the Standard Maximum Deposit Insurance Amount, as then provided by the FDIC. In addition, in the event of a failure of a Network Bank, you may be requested to provide certain personal information for the purposes of processing a claim to seek the associated FDIC

insurance. In the event you do not provide such information on a timely basis, it is possible the beneficial funds will not benefit from FDIC insurance. By utilizing the services, you authorize nbkc bank to utilize a Deposit Network Service as described and acknowledge that any associated beneficial principal balance and any accrued interest may or may not benefit from FDIC insurance.

2. General Rules Governing the Account

2.1 Transferring Funds for Saving. You can set up automatic transfers of funds from your Bank Account to your AutoSave Account by using the App. To do so, you must first link your Bank Account to your AutoSave Account in the App. Your Bank Account must be personal savings or checking account owed by you, and held at a U.S. financial institution. Your request to link a Bank Account is subject to our and NBKC's verification and approval. You may only have one linked Bank Account at a time. We, NBKC, and our service providers may rely on the Bank Account number you provide us, even if that account number is associated with a name that is different from the name you've provided. It is not our responsibility to detect any inconsistency between the Bank Account number you provide and the name.

To begin saving, you may use the App to request automatic transfers from your Bank Account to your AutoSave Account in an amount and frequency you select. You authorize NBKC and its service providers and agents to make the transfer you select on the App, and any other transaction necessary to fix any errors. If you do not have sufficient available funds in your Bank Account to cover the amount of the requested transfer, your request for the transfer will be declined or returned unpaid. All transfers are made in U.S. Dollars and no international transfers are permitted.

The funds you transfer will remain in the Tilt AutoSave Account until you request to transfer any or all of your funds from the Tilt AutoSave Account to your Bank Account by requesting the transfer in the App.

All transfers are subject to the NACHA Operating Rules and Operating Guidelines and the rules of any regional clearing houses we may use from time to time (collectively, the "**ACH Rules**"). Before final settlement of any transfer, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. NBKC has the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize NBKC or its correspondents including the Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event NBKC is subject to local clearinghouse rules, you specifically authorize NBKC to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your AutoSave Account before final settlement has been made for any transfer, and final settlement is not made, we have the right to charge your AutoSave Account or obtain a refund from you. In addition, NBKC may charge back any transfer at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to

exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited Items, or for any damages resulting from any of those actions.

2.2 Cutoff Time. Requests to transfer funds to or from your AutoSave Account must be received by us by 3pm CT (“**Cutoff Time**”) on a Business Day to be initiated on that Business Day. Transfer requests received by us after the Cutoff Time, or on a day that is not a Business Day, will be initiated on the next Business Day.

2.3 Funds Availability. NBKC’s policy is to delay the availability of funds transferred from your Bank Account to your AutoSave Account. The length of the delay is counted in business days. Funds from automatic ACH transfers made from your Bank Account will generally be made available on the third business day after NBKC receives the funds, but may be available earlier. Every day is a business day except Saturday, Sunday, and any other day that banks in Kansas are authorized by law to be closed. You may use the App to confirm that your transfers have been made to your AutoSave Account, and all transactions will be included in the transaction history we provide you in the App. Availability of fund transfers may be delayed for a longer period of time under the following circumstances: (a) you make a single or multiple transfers totaling more than \$5,000 on any one day; (b) we reasonably believe a transaction will be returned unpaid; (c) we suspect there may be fraud or unlawful activity on your AutoSave Account; (d) if the delay is reasonably necessary to comply with applicable law or protect the security of NBKC or your account; or (e) there is an emergency, such as a failure of computer or communications equipment, natural disaster, war, famine, pandemic, or other act of god. In these cases, funds may be delayed for as long as reasonably necessary under the circumstances.

2.4 Bank Right to Refuse and Charge Back Transfers. NBKC may refuse or reject a transfer or any part of a transfer at an time for any reason, in its sole discretion. NBKC may refuse a deposit after initially accepting it. We and NBKC will not be liable to you for refusing a deposit, even if it causes you to incur fees or results in your other transactions being declined. If you request a transfer and the financial institution holding your Bank Account returns it unpaid, demands to be repaid because the transaction was unauthorized, sent to the wrong account, or procured by fraud, NBKC may accept the return or pay the demand and subtract the funds from the balance of your AutoSave Account.

2.5 Accessing Your Savings. You may use your AutoSave Account only to make ACH transfers of funds back to the Bank Account from which they were initially transferred. When you request to transfer funds back to your Bank Account, you authorize NBKC or its service provider to deduct the amount of the transfer from the balance of your AutoSave Account and complete the transfer. You may not request any transfer that would cause you to exceed the available balance in your AutoSave Account. We reserve the right to require 7 days’ prior written notice to transfer funds out of your AutoSave Account.

Your AutoSave Account is not a transaction account, and you may not use your funds to make purchases, withdraw cash from an automated teller machine or by any other means, transfer funds to third parties, or for any other purpose not expressly permitted by this Agreement. See the Funds Availability section for more information about when you can access funds you transfer.

2.6 Insufficient Funds. Our general practice is to decline to any transaction that would cause a negative balance on your AutoSave Account. However, NBKC may, in its sole discretion, pay the transaction even if it would cause your AutoSave Account to have a negative balance. We look at your available balance only once to decide if the transaction would cause your AutoSave Account to have a negative balance. If any transaction causes your AutoSave Account to have a negative balance, you must immediately use the App to request to transfer the amount necessary to restore your balance to at least \$0.00. You authorize NBKC to use the money from any subsequent transfers to your AutoSave Account to pay any negative balance and restore the balance to at least \$0.00. We may still pursue collection of the amount you owe (including suing you) after it is charged off.

2.7 Account limitations. You are only able to transfer funds to and from your AutoSave Account via ACH by making a request in the App. You will not have access to an associated account and routing number or any other access device in order to initiate transactions externally. The initial limits on both deposits and withdrawals from the AutoSave Account will be \$2,500 per day and \$5,000 per month. We may modify these limits at our sole discretion. You may only transfer to the Tilt AutoSave Account using one (1) Bank Account at any given time. To change your Bank Account, you must first transfer the entire balance of your AutoSave Account to the currently linked Bank Account you used to transfer those funds. If the Bank Account is closed, please contact us to arrange to have the funds returned to you in the form of a check sent to the address on file.

2.8 Fees, Service Charges, and Expenses. We do not currently charge any fees for the AutoSave Account, but we reserve the right to do so in the future. You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your Account, including reasonable attorneys' fees, to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your Account without prior notice to you.

3. Interest

Your AutoSave Account is not an interest-bearing account.

4. Closing or Restricting Your Account

4.1 You May Close Your Account. You may notify us at any time to close your AutoSave Account. However, we are not required to close your AutoSave Account at your request if you have pending transactions, your AutoSave Account is overdrawn or is subject to legal process (such as a garnishment, attachment, execution, levy or similar order). In those cases, we will restrict your AutoSave Account against all future withdrawals other than under legal process until pending transactions are paid or returned, the balance is no longer negative, and any legal restriction has been released. If your balance is greater than zero, you must transfer your remaining balance to your Bank Account. If your Bank Account is closed, please contact us to arrange for us to return your remaining balance by check.

4.2 We May Close or Restrict Your Account. NBKC may also close your AutoSave Account at any time, for any reason or no reason, with or without prior notice to you. Your balance will be returned to your Bank Account, or by check sent to you by mail to the last mailing address we have on file for you. We will have no liability for any action we take under this section.

NBKC may refuse, freeze, reverse, or delay any specific withdrawal, payment, or transfer of funds to or from your AutoSave Account, or may remove funds from your AutoSave Account to hold them pending investigation, or may otherwise restrict your use of your AutoSave Account, including, but not limited to, in one or more of the following circumstances:

- You maintain a zero or negative balance for at least 90 days;
- Your AutoSave Account is inactive;
- You relocate outside of the U.S. or any U.S. territory where we offer the AutoSave Account;
- You attempt to use your AutoSave Account for business purposes;
- Your AutoSave Account is involved in any legal or administrative proceeding;
- We receive conflicting information or instructions regarding AutoSave Account ownership, control or activity;
- We suspect that you may be the victim of a fraud, scam or financial exploitation, even though you have authorized the transaction(s);
- We suspect that any transaction may involve illegal activity or may be fraudulent;
- We are complying in our sole judgment, with any federal, state or local law, rule or regulation, including federal asset control and sanction rules and anti-money laundering rules, or with our policies adopted to assure that we comply with those laws, rules or regulations; or
- We reasonably believe that doing so is necessary to avoid a loss or reduce risk to you, us, or NBKC.

4.3 Effect of Closing Your Account. NBKC may restrict your Account in preparation for closing. As we prepare your account for closing, we may cancel any transfers scheduled to be made to your AutoSave Account. NBKC will return the balance less any fees, claims, setoffs, or other amounts to your Bank Account, or send you a check by mail to the last mailing address we have on file for you. This Agreement will survive the closing of your AutoSave Account and you are still responsible for obligations incurred prior to or in connection with the closing. After your AutoSave Account is closed, we have no obligation to accept transfers or pay any outstanding transfer requests, but we may reopen your AutoSave Account if we receive a transfer.

5. Other Account Terms

5.1 Research, Legal Process and Requests for Information. If we or NBKC receive any legal process relating to you or your AutoSave Account, you authorize us to comply with it. This includes any document that appears to have the force of law, that requires NBKC to hold or pay out funds from our AutoSave Account, including a garnishment, attachment, execution, levy, court order, subpoena, or similar order. Neither we nor NBKC have to determine whether the legal process is valid or enforceable. You will be liable to us, NBKC, and our respective affiliates and service providers for any loss, cost, or expense, including attorneys' fees, resulting from the compliance with any legal process. We and NBKC are authorized to comply with any court order or request for information from any government entity or arbitration panel relating to your AutoSave Account.

5.2 Inactive and Unclaimed Accounts. Each state has laws that govern when accounts are considered inactive or abandoned, and when the holder is required to send a customer's funds to the state. After a specified period of time determined by the law of the state of your residence (as shown in our records), if we are not able to locate you, your AutoSave Account will be delivered to the state as abandoned property. You will then need to apply to the state for return of your funds. If

your AutoSave Account is or has been inactive, we may, in our discretion, refuse to honor requests for transfers to and from on your AutoSave Account until after we have verified that you have authorized the request.

6. Electronic Fund Transfers

6.1 Right to Stop Payment. If you have told us in advance to make regular ACH transfers to or from your AutoSave Account, you can stop any of these payments. Here's how: message us in-App or write to us at help@tilt.com in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you contact us to stop a payment, please have the following information ready: your AutoSave Account number, the date the transfer is to be made, and the amount of the scheduled transfer. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments 3 Business Days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

We and NBKC reserve the right to refuse to pay a regular (automatic) EFT debiting your AutoSave Account, for example, if your AutoSave Account has insufficient funds to cover such transfer or if we are unable to verify the ownership of or other information about the account to which the funds will be transferred.

6.2 Unauthorized Transactions. Tell us AT ONCE if you believe that your username, password, or any device you use to access your App or AutoSave Account has been lost or stolen, that a transfer has been made without your permission, or that someone has transferred or may transfer money to or from your AutoSave Account without your authorization. You could lose all the money in your AutoSave Account.

6.3 Error Resolution. In case of errors or questions about your transactions, if you think your statement or receipt is wrong, or if you need more information about a transfer listed in the App, or on a statement or receipt, message us in-App or email us at help@tilt.com as soon as you can.

We must allow you to report an error until 60 days after the earlier of the date you electronically access your AutoSave Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by writing to us in-app, emailing us at help@tilt.com or calling us at (888) 943-8967. You will need to tell us: Your name and registered phone number; Why you believe there is an error, and the dollar amount involved; Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

[We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at telephone number shown above.

For additional terms related to your Tilt account, please see our [Terms of Service](#).

If at any point you elect to open a Tilt Interest Checking Account, this Account will be replaced by a Demand Deposit Account, governed by the terms of [this agreement](#).