

Paycheck Advance Terms and Conditions

Effective: September 17, 2025

The following terms and conditions (the “Terms”) apply to your use of the Paycheck Advance service (“Paycheck Advance Service”) offered by Current through its affiliate Finco Advance LLC and our successors, affiliates, or assignees (“Current,” “we,” “our,” and “us”). “You”, “your”, and “member” refers to the individual using the Paycheck Advance Service.

The Paycheck Advance Service is an optional service offered and marketed by Current. By enrolling in the Paycheck Advance Service, you agree to be bound by these Terms. For any questions regarding these Terms or use of the Paycheck Advance Service, you may contact us by using the chat feature in the Current mobile application (“App”), emailing support@current.com, or calling 1-888-851-1172.

Please read these Terms carefully, as they contain an arbitration agreement and other important information regarding your legal remedies and obligations, including how to resolve disputes between you and Current with respect to the Paycheck Advance Service. Among other things, Section 11 includes an agreement to arbitrate which requires, with limited exceptions, that all disputes between you and Current shall be resolved by binding and final arbitration. Section 11 also contains a class action and jury trial waiver.

1. Association with Other Agreements

You acknowledge that additional agreements may govern your use of the Current platform and your relationship with us, including but not limited to, the ACH Debit Authorization and the Current Online Privacy Policy (collectively, “Related Agreements”) are incorporated by reference and continue to apply in full force and effect. To the extent there is a discrepancy between a Related Agreement and these Terms, these Terms shall govern only with respect to your use of the Paycheck Advance Service.

2. Paycheck Advance

The Paycheck Advance Service is an optional product that enables you, from time to time in our sole discretion, to receive an amount equal to a portion of your income in advance of your next anticipated deposit from an employer or payroll provider (“Eligible Payroll Deposit,” as more fully defined below), based on your anticipated recurring Eligible Payroll Deposits (each, a “Paycheck Advance”). Enrolling in the Paycheck Advance Service does not require a check of your credit score, and use of the Paycheck Advance Service will not affect your credit score.

PAYCHECK ADVANCE IS NOT A LOAN. YOU HAVE NO OBLIGATION TO REPAY A PAYCHECK ADVANCE. CURRENT WILL HAVE NO LEGAL OR CONTRACTUAL CLAIM OR REMEDY AGAINST YOU BASED ON YOUR FAILURE TO REPAY A PAYCHECK ADVANCE. HOWEVER, IF YOU DO NOT REPAY A PAYCHECK ADVANCE OR CURRENT IS UNABLE TO COMPLETE A REPAYMENT OF A PAYCHECK ADVANCE THAT YOU AUTHORIZED, YOU WILL BE PREVENTED FROM ACCESSING ADDITIONAL AMOUNTS THROUGH THE PAYCHECK ADVANCE SERVICE UNTIL YOU PAY ANY OUTSTANDING PAYCHECK ADVANCE TO CURRENT. FOR MORE INFORMATION, PLEASE SEE SECTION 8 BELOW.

3. Eligibility for Paycheck Advance

In order to qualify, enroll in, and use the Paycheck Advance Service, you must meet all of the following requirements:

- You must be a (i) citizen of the United States of America (“U.S.”); (ii) legal U.S. resident; or (iii) non-resident lawfully-admitted alien, who, in all events, is a natural person of at least 18 years of age or older (or the age of majority consent within your relevant jurisdiction), and have a valid residential U.S. address of residence (excluding P.O. boxes) and a valid Social Security number.
- You must have access to the Current App.
- You must have repaid each of your previous Paycheck Advances and any applicable Instant Access Fees (defined below) within 34 days from the date that the relevant Paycheck Advance settles in your Payroll Deposit Account.
- You must receive one Eligible Payroll Deposit of at least \$200.00 or more into your Current Account, or Current must be able to detect Eligible Payroll Deposits in an amount determined at Current’s sole discretion in an external bank account maintained at a third-party financial institution that you designate in the Current App (each, a “Payroll Deposit Account”).
 - “Eligible Payroll Deposits” means recurring deposits of your wages or compensation from sources such as your employer, payroll provider or government payer, including where you are acting as an independent contractor, of an amount and frequency determined by Current in its sole discretion. Certain deposits do not qualify as Eligible Payroll Deposits for the Paycheck Advance Service, including non-direct deposit ACH transfers, inter- or intra-bank peer-to-peer transfers, transfers made to debit cards from digital wallets or P2P services (PayPal, Venmo, Cash App, Zelle, Google Pay, Facebook Pay, or other similar services), mobile check deposits, and cash deposits.
 - Current may, in its sole discretion, choose to provide you a Paycheck Advance before Eligible Payroll Deposits are detected, but choosing to do so shall not constitute a permanent waiver of this eligibility requirement.
- If you qualify for Paycheck Advance via an external Payroll Deposit Account, you must (i) link an active debit card associated with that Payroll Deposit Account, and (ii) fulfill any other additional eligibility requirements we may designate from time to time in our sole discretion.
- You do not live in one of the following states, territories, or districts: Connecticut, Maryland, Nevada, Wisconsin, or the District of Columbia.

We may add to or adjust these requirements at our sole discretion.

If you initially meet the Paycheck Advance Service eligibility criteria but subsequently fail to meet such criteria, or if you fail to comply with these Terms your access to the Paycheck Advance Service may be suspended or terminated as determined by us in our sole discretion.

By enrolling in and using the Paycheck Advance Service, you represent and warrant to Current that you are the legal owner of all Payroll Deposit Accounts, that you have the right to disclose your login credentials for such Payroll Deposit Accounts if needed, and that you have the right to grant the authorizations in these Terms with regard to such Payroll Deposit Accounts. You acknowledge that Current is not responsible and is not liable for any acts, errors, or omissions by

the financial institutions at which you maintain your Payroll Deposit Accounts, or for the accuracy, completeness, availability or timeliness of the information provided by such institutions, or for any investment or other decisions you make using the information provided.

4. Optional Instant Access Fee

Unless we offer and you elect to receive an expedited disbursement of your Paycheck Advance, Paycheck Advances will be processed at no additional cost to you, and the funds from a Paycheck Advance will typically be available in a Payroll Deposit Account within three (3) business days. For an additional fee (“Instant Access Fee”), you will have the option to receive an expedited disbursement of your Paycheck Advance into your Current Payroll Deposit Account. Your expedited disbursement will typically be sent within minutes of your agreement to pay the optional Instant Access Fee, but may take up to an hour. The amount of the Instant Access Fee will be shown to you on the App at the time you request a Paycheck Advance. Any Instant Access Fee you incur will be paid when you repay the Paycheck Advance. **You are not required to choose the Instant Access Fee to receive a Paycheck Advance, and you will not be charged a fee for using the Paycheck Advance Service unless you choose to pay the Instant Access Fee to receive an expedited disbursement.**

We do not guarantee the timing of receipt of any disbursed funds and do not accept responsibility for any delay in your receipt of those funds. To the extent permitted by applicable laws, you agree to waive any claims, damages, or actions, including attorneys’ fees, against us and any of our third-party partners arising in or out of any delay to promptly send or receive such amounts. If you have opted for an expedited disbursement, your sole remedy for any delay will be the reimbursement of the Instant Access Fee.

Current does not solicit or accept tips, gratuities, or donations.

5. Authorization for Disbursements To and Debits From Your Payroll Deposit Account

You authorize us to disburse the amount of a Paycheck Advance to a Payroll Deposit Account.

You authorize us to automatically deduct the amount of any outstanding Paycheck Advance(s) as well as any Instant Access Fee from a Payroll Deposit Account or your Current Account on or about the date of the next Eligible Payroll Deposit into a Payroll Deposit Account as well as on or about the date of any subsequent Eligible Payroll Deposits into a Payroll Deposit Account (if your preceding Eligible Payroll Deposit(s) is not sufficient to cover the amount of the outstanding Paycheck Advance) within 34 days from the date that the relevant Paycheck Advance settles in your Payroll Deposit Account.

You may also voluntarily repay your outstanding Paycheck Advance in full at any time directly in the App by contacting us using the chat feature, emailing support@current.com, or calling 1-888-851-1172.

You may withdraw your pre-authorized automatic payment authorization before your next anticipated repayment date by contacting us using the chat feature in the Current App, emailing support@current.com, or calling 1888-851-1172. You agree to notify us in time for us to have a reasonable opportunity to act upon your request, typically (3) business days (business days are Mondays through Fridays, excluding bank holidays).

If a Paycheck Advance is not repaid within 34 days, we may, at our sole discretion, restrict your access to the Paycheck Advance Service until you repay any and all outstanding Paycheck Advance amounts that are over 34 days outstanding.

Current will reimburse you for the full amount of any overdraft or nonsufficient fund fees imposed on you by your Payroll Deposit Account-holding financial institution that were caused by Current attempting to seek repayment of any outstanding Paycheck Advance or Instant Access Fee balance. If you incur such fees, please notify the Current Support team immediately directly in the App by contacting us using the chat feature, or by emailing support@current.com or calling 1-888-851-1172.

6. Disclosure Regarding Your Current Account, and Fee-free Overdraft

The Paycheck Advance Service is offered by Current and is offered separately from a bank account offered by Choice Financial Group and/or Cross River Bank, as applicable (a “Current Account”) and the Current Fee-free Overdraft (also known as “Overdrive”) also offered by Choice Financial Group and/or Cross River Bank in connection with a Current Account.

7. Conditions

The Paycheck Advance Service is designed to help you cover unexpected expenses and is not meant for regular use. The Paycheck Advance Service is subject to the following conditions:

- (a) Your Available Amount

Your ability to obtain a Paycheck Advance is restricted to the amount for which you qualify (the “Available Amount”), which is determined by us in our sole discretion and may be adjusted from time to time for each Advance, based on factors as determined by us, less any Paycheck Advance Amount already drawn and not yet repaid. These factors may include the amount and timing of your Eligible Payroll Deposits, our evaluation of the transaction history in your Payroll Deposit Accounts, and other information you provide to us. Any changes to your Available Amount by us will be communicated to you within the App. You can find your Available Amount at any time by logging into the App.

We may refuse to extend a Paycheck Advance to you if you have previously received a Paycheck Advance but have not repaid it within 34 days, or for any reason permitted by applicable law.

Subject to applicable law, we reserve the right to delay, decline or cancel any Paycheck Advance request for any reason and without notice. However, we will not decline any request for a Paycheck Advance based on any factor relating to the Instant Access Fee (including your decision of whether you choose to incur the Instant Access Fee).

- (b) Frequency of Use

Without limiting the foregoing, we may limit the number of Paycheck Advances that you can request at any given time or over a period of time or decline to extend a Paycheck Advance to you if we reasonably believe, in our sole discretion, such refusal is necessary or advisable for legal or security reasons or to protect you, Current, and/or a third party.

8. No Obligation to Repay

THERE IS NO OBLIGATION TO REPAY A PAYCHECK ADVANCE; however, we will not provide you further Paycheck Advances while any portion of a Paycheck Advance or optional Instant Access Fees, remain unpaid past 34 days.

We warrant that we have no legal or contractual claim or remedy against you based on your failure to repay in full a Paycheck Advance, or any Instant Access Fees associated with any Paycheck Advance. We will also not engage in any debt collection activities relating to any unpaid portion of any Paycheck Advance or any unpaid Instant Access Fees, place the unpaid portion of any Paycheck Advance or any unpaid Instant Access Fees as a debt with, or sell the unpaid portion of any Paycheck Advance or any unpaid Instant Access Fees to, a third party, or report to a consumer reporting agency concerning a Paycheck Advance. We do not waive any rights we may have with respect to any fraudulent activity.

9. Consent to the Collection and Use of Your Information

By entering into these Terms, you authorize us as your agent to access and obtain information about you and your Payroll Deposit Accounts, including financial transaction data, that may be necessary to evaluate your eligibility and Available Amount for the Paycheck Advance Service. We may obtain such information directly from your Payroll Deposit Account banks, or indirectly through our third-party service providers, and such information may be obtained from other third-party websites and databases. You agree that our third-party service providers and the operators and owners of the third-party websites and databases also will be entitled to rely on this authorization. We do not review the accuracy of the information we obtain.

10. Termination

We reserve the right to stop offering the Paycheck Advance Service at any time or to terminate or restrict your access to the Paycheck Advance Service at any time, in our sole discretion, including without limitation if you (i) fail to fulfill any of the Paycheck Advance Service qualification requirements before, during, or after enrollment, or (ii) are in violation of any of the terms of the Related Agreements. Any termination or suspension of your access to the Paycheck Advance Service may continue until you cure the disqualification or violation, or we may terminate your access indefinitely. If your enrollment is terminated, we will not approve any further Paycheck Advances. You agree that we are not liable to you or any third party for any costs, fees, or losses associated with the termination of your access to the Paycheck Advance Service.

In the event that we stop offering the Paycheck Advance Service, we may continue to deduct the amount of any outstanding Paycheck Advance(s) as well as any Instant Access Fee from your Eligible Payroll Deposits into your Payroll Deposit Account and/or from your Current Account to settle any outstanding Paycheck Advance transactions received by you consistent with these Terms and pursuant to any authorization in effect that you have provided us, but we will cease to approve any additional requests to receive a Paycheck Advance.

11. Arbitration Agreement

THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS. IT PROVIDES THAT ANY CLAIM RELATING TO YOUR ACCOUNT MAY BE RESOLVED BY BINDING ARBITRATION. YOU ARE ENTITLED TO A FAIR HEARING, BUT THE ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT, AND ARBITRATION

DECISIONS ARE SUBJECT TO VERY LIMITED REVIEW.

CLAIMS MAY BE ARBITRATED ONLY ON AN INDIVIDUAL BASIS. YOU EXPRESSLY WAIVE ANY RIGHT THAT YOU MAY HAVE TO ARBITRATE A CLASS ACTION. IF EITHER PARTY CHOOSES TO ARBITRATE A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM, OR TO PARTICIPATE IN A CLASS ACTION OR REPRESENTATIVE ACTION WITH RESPECT TO SUCH CLAIM.

- (a) Agreement to Arbitrate

This section 11 (which includes arbitration clauses as well as a jury trial waiver and class action waiver) is referred to as the Arbitration Agreement. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. In this Arbitration Agreement, “We” and “Us” mean Current, Finco Advance LLC and/or its successors, affiliates, assigns, employees, or any third party providing any services in connection with Paycheck Advance. If you have a Dispute (as defined below) with us and are not able to resolve the Dispute informally, you and we agree that upon by you or us, the Dispute will be resolved through the arbitration process set forth in this Arbitration Agreement.

- (b) Arbitration

Subject to the terms of this Arbitration Agreement, you agree that if you have a dispute or claim that has arisen or may arise between you and us, whether arising out of or relating to this Agreement (including any alleged breach), the Paycheck Advance Service, any advertising, any communications, and any aspect of the relationship or transactions between you and us with respect to Paycheck Advance, including claims and disputes that arose between you and us before the effective date of this Agreement (each, a “Dispute”), and you and we are not able to resolve the Dispute informally, you and we agree that upon demand by you or us, the Dispute will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement.

However, as provided below, you may assert individual Disputes in small claims court, if your Dispute qualifies and remains in small claims court. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into this Arbitration Agreement, you and we are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement. For the avoidance of doubt, “Dispute” in the context of this Arbitration Agreement shall also include Disputes that arose or involve facts occurring before the effective date of this Agreement (including during any prior versions of the Agreement) as well as Disputes that may arise after the termination of this Agreement.

- (c) Parties Subject to this Arbitration Agreement

This Arbitration Agreement applies whenever there is a Dispute between you and us. If a third party is also involved in a Dispute between you and us, then the claim will be decided with respect to the third party in arbitration as well, in accordance with this Arbitration Agreement, and it must

be named as a party in accordance with the rules of procedure governing the arbitration. No award or relief will be granted by the arbitrator except on behalf of, or against, a named party.

- (d) Small Claims Exception to Arbitration

This Arbitration Agreement shall not require arbitration of individual Disputes brought in small claims court if your claims qualify, so long as the matter remains in such court and advances only on an individual basis.

- (e) Your Right to Opt Out

If you do not want this Arbitration Agreement to apply to your use of Paycheck Advance, you may opt out by sending us written notice of your decision within thirty (30) days of enrolling for the Paycheck Advance Service. Such notice must clearly state that you wish to cancel or opt out of the Arbitration Agreement section of this Agreement. It should include your name, address, and your signature and should be sent to us at support@current.com. This is the sole and only method by which you can opt out of this Arbitration Agreement. Your exercise of the right to opt-out will not affect any remaining terms of this Agreement and will not result in any adverse consequence to you or your use of Paycheck Advance. You agree that our business records will be final and conclusive evidence with respect to whether you canceled or opted out of this Arbitration Agreement in a timely and proper fashion.

If you opt out of this Arbitration Agreement, all other parts of this Agreement will continue to apply to you. Opting out of this Arbitration Agreement has no effect on any other arbitration agreements that you may have entered into with us, or may enter into the future with us.

For the avoidance of doubt, any updates to this Agreement do not provide a new opportunity to opt out of the Arbitration Agreement if you had previously agreed to a version of this Agreement and did not validly opt out of arbitration. However, if you had validly opted out of the Arbitration Agreement in a prior version of the Agreement, we will continue to honor your valid opt out.

- (f) Waiver of Jury Trial

TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU AND WE WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR JURY WITH RESPECT TO ANY DISPUTES. You and we are instead electing that all Disputes shall be resolved by arbitration under this Arbitration Agreement, except as specified elsewhere in this Arbitration Agreement. There is no judge or jury in arbitration, and court review of an arbitration award is limited.

- (g) Waiver of Class, Consolidated, and Representative Actions and Non-Individualized Relief

YOU AND WE AGREE THAT ANY DISPUTES BETWEEN THE PARTIES SHALL BE RESOLVED ONLY ON AN INDIVIDUAL BASIS AND NOT ON A CLASS, CONSOLIDATED, REPRESENTATIVE, OR COLLECTIVE BASIS. YOU AND WE EXPRESSLY WAIVE ALL RIGHTS TO HAVE ANY DISPUTE, CLAIM, OR CONTROVERSY BE BROUGHT, HEARD, ADMINISTERED, RESOLVED, OR ARBITRATED ON A CLASS, COLLECTIVE, REPRESENTATIVE, OR MASS ACTION BASIS. ONLY INDIVIDUAL RELIEF IS AVAILABLE,

AND DISPUTES OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER.

UNLESS BOTH YOU AND WE AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

Nothing in this Section is intended to, nor shall it, affect the terms and conditions under the subsection entitled "Mass Arbitrations."

In any case in which (1) the Dispute is filed as a class, collective, or representative action, and (2) a civil court of competent jurisdiction finds that all or part of this Waiver of Class, Consolidated, and Representative Actions (the "Waiver") is unenforceable, the portion of the class, collective, or representative action that is not subject to the Waiver must be litigated in a civil court of competent jurisdiction, but any portion of such action that the Waiver is validly applicable to shall be enforced in arbitration. The portion of such Dispute proceeding in court shall be stayed pending the conclusion of the arbitration.

The provisions of this Section do not prevent you or us from settling claims on a class, collective, or representative basis.

- (h) Mandatory Pre-Arbitration Dispute Resolution

We are always interested in resolving disputes amicably and efficiently, and most customer concerns can be resolved quickly and to your satisfaction by emailing customer support at support@current.com. If you have a Dispute with us, you agree to first contact us by sending an email that (a) describes the nature and basis of the Dispute, and (b) sets forth the specific relief sought (a "Notice") to support@current.com to attempt to resolve any such Dispute amicably. If you do not resolve the Dispute with us within sixty (60) calendar days after the Notice is received, you or we, as applicable, may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by any party will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or we are entitled.

- (i) Arbitration Procedures

Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's (AAA) rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the AAA Rules), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, <http://www.adr.org>. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, http://www.adr.org/consumer_arbitration. If there is any inconsistency between any term of the

Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of this Agreement as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under this Agreement and applicable law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless the parties to the arbitration agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

- (j) Costs of Arbitration

Payment of all filing, administration, and arbitrator fees (collectively, the Arbitration Fees) will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. If the value of the relief sought is \$75,000 or less, at your request, we will pay all Arbitration Fees. If the value of relief sought is more than \$75,000 and you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of the Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of the Arbitration Fees, we will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, we will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive.

- (k) Attorneys' Fees and Costs

In any Dispute, the parties shall bear their own attorneys' fees and costs in arbitration unless the arbitrator finds that either the substance of the Dispute or the relief sought was frivolous or was brought for an improper purpose (as measured by the standards set forth in Rule 11(b) of the Federal Rules of Civil Procedure). If you or we need to invoke the authority of a court of competent jurisdiction to compel arbitration, then the party that obtains an order compelling arbitration in such action shall have the right to collect from the other party its reasonable costs, necessary disbursements, and reasonable attorneys' fees incurred in obtaining an order compelling arbitration. The prevailing party in any court action relating to whether either party has satisfied any condition precedent to arbitration is also entitled to recover their reasonable costs, necessary disbursements, and reasonable attorneys' fees and costs.

- (l) Confidentiality

All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

- (m) Severability

If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than the Waiver of Class, Consolidated, and Representative Actions and Non-Individualized Relief section above) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of the Waiver of Class, Consolidated, and Representative Actions and Non-Individualized Relief section are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of this Arbitration Agreement will continue to apply.

You and we agree to sever arbitrable Disputes (which shall be resolved in arbitration) from Disputes that are not arbitrable (which shall be resolved in court); you and we also agree that if any provision of this Arbitration Agreement is found unenforceable and cannot be modified as set forth above, then that portion of the Arbitration Agreement shall be severed and the remainder of the Arbitration Agreement shall continue to control.

Notwithstanding the foregoing, if the Mass Arbitration provision set forth below would otherwise apply to the Dispute, but a court of competent jurisdiction determines that the Mass Arbitration provision is unenforceable as to the Dispute or a portion of the Dispute (and all appeals have been exhausted or the ruling is otherwise final) or AAA or an AAA arbitrator refuses to apply all of the provisions of the Mass Arbitration provision as written, then the affected Dispute or portion of the Dispute cannot proceed in arbitration and may proceed in a court of competent jurisdiction consistent with the other terms of the Agreement unless the parties agree otherwise in writing.

- (n) Governing Law

You and we agree that in our relationship arising from this Agreement: (1) the parties are participating in transactions involving interstate commerce; (2) the arbitrator shall decide any dispute regarding the enforceability of this arbitration agreement; and (3) this arbitration agreement and any resulting arbitration are governed by the provisions of the Federal Arbitration Act (the "FAA"), and to the extent any provisions of that act is inapplicable, the laws of the State of New York. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law.

- (o) Future Changes to this Arbitration Agreement

Notwithstanding any provision in this Agreement to the contrary, if we make any future change to this Arbitration Agreement (other than a change to the Notice Address) while you have a CRB Account, you may reject any such change by sending us written notice within thirty (30) days of the change to the Notice Address. By rejecting any future change, you are agreeing that you will arbitrate any dispute covered by this Arbitration Agreement in accordance with the terms of this Arbitration Agreement as of the date you first accepted this Agreement (or accepted any subsequent changes to this Agreement).

- (p) Survival

This Arbitration Agreement shall survive termination, cancellation, amendment, or other expiration or conclusion of this Agreement.

- (q) Mass Arbitration

You and we agree to abide by this Mass Arbitration provision in the event that: (a) there are twenty-five (25) or more individual arbitration demands of substantially similar nature filed by us against you and other customers or by you and others against us and (b) such arbitration demands are filed with the assistance and/or coordination of the same law firm, group of law firms, or organizations. You and we agree that arbitration demands are of a “substantially similar nature” if they arise out of or relate to the same event or factual scenario and raise the same or similar relief. Arbitration demands that trigger the application of this Mass Arbitration provision can be administered in arbitration only pursuant to the terms of this Mass Arbitration provision.

To the extent that the parties disagree on the application of this Mass Arbitration provision, the disagreeing party shall advise the AAA, and the AAA shall appoint a sole standing arbitrator to determine the applicability of the Mass Arbitration process (“Administrative Arbitrator”). In an effort to expedite resolution of any such dispute, the parties agree that the Administrative Arbitrator may set forth such procedures as are necessary to resolve any disputes promptly. The Administrative Arbitrator’s fees shall be paid by us.

If this Mass Arbitration provision is triggered, then you and we agree that the AAA’s Mass Arbitration Supplementary Rules will apply. The Mass Arbitration Supplementary Rules can be found at www.adr.org/rules. Moreover, you and we also agree that the administration of such coordinated claims must be resolved in staged proceedings. You and we agree to this process even though it may delay the arbitration of your or our claim. If such a process is initiated in accordance with this Section, then the filing of a notice of dispute will toll the applicable statute of limitations for you until the completion of the process described in this paragraph. The AAA will administer Disputes subject to this Mass Arbitration provision via the following steps:

- (1) Administer the arbitration demands in batches of 25 (plus a final batch consisting of any remaining demands);
 - If there are more than 50 demands of substantially similar nature, the AAA will administer the arbitration demands in batches of 50 (plus a final batch consisting of any remaining demands);
- (2) Appoint one arbitrator for each batch;
- (3) Consider each batch as a single consolidated arbitration with one set of filing and administrative fees per side, one procedural calendar, one hearing (if any) in a place to be decided by the arbitrator, and one final award; and
- (4) Take other steps as necessary for a speedy and efficient resolution of the Disputes.

This Section and each of its requirements are intended to be severable from the rest of this Arbitration Agreement. If, after exhaustion of all appeals, a court decides that the staging process in this section is not enforceable, then the cases may be filed in arbitration. In such a case, the payment of AAA filing, administration, case-management, hearing, and arbitrator fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the dispute exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can appeal the award to a three-arbitrator panel administered by the Arbitration Administrator, which panel shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Agreement to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with the section of this Arbitration Agreement that describes who will bear the costs for the initial proceeding before a single arbitrator.

This Mass Arbitration provision shall in no way be interpreted as authorizing a class, collective and/or mass arbitration or action of any kind, or arbitration involving joint or consolidated claims under any circumstances, except as expressly set forth in this provision.

12. Disclaimer of Warranties

YOUR USE OF THE PAYCHECK ADVANCE SERVICE IS SOLELY AT YOUR OWN RISK. THE PAYCHECK ADVANCE SERVICE IS PROVIDED "AS IS," "AS AVAILABLE," AND WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND ANY WARRANTIES IMPLIED BY ANY COURSE OF PERFORMANCE OR USAGE OF TRADE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. CURRENT AND EACH OF ITS SUBSIDIARIES, AFFILIATES, OFFICERS, AGENTS, AND EMPLOYEES (AND THEIR SUBSIDIARIES, AFFILIATES, OFFICERS, AGENTS, AND EMPLOYEES) DO NOT WARRANT THAT THE PAYCHECK ADVANCE SERVICE WILL BE AVAILABLE OR MEET THE REQUIREMENTS OF THESE TERMS AT ANY PARTICULAR TIME OR LOCATION, OR THAT THE PAYCHECK ADVANCE SERVICE AND CURRENT WEBSITE OR APP ARE SECURE OR FREE FROM ANY DEFECTS, ERRORS, VIRUSES, OR OTHER HARMFUL COMPONENTS.

13. Indemnification and Limitation of Liability

You agree to hold harmless and indemnify Current (and its subsidiaries, affiliates, officers, agents, and employees) from and against any claim, suit, or action arising from or in any way related to your use of the Paycheck Advance Service, or your violation of these Terms, including any liability or expense arising from all claims, losses, damages, suits, judgments, litigation costs, and attorneys' fees, of every kind and nature. WE WILL NOT BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE, OR ANY OTHER LEGAL OR EQUITABLE THEORY WITH RESPECT TO THE ADVANCE FEATURE FOR ANY FINANCIAL OR DATA LOSS, OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, COMPENSATORY, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER.

14. General Provisions

These Terms represent the entire agreement among you and Current with respect to the Paycheck Advance Service. They supersede any other communications you have with us regarding the Paycheck Advance Service. Except as otherwise set forth in the Arbitration Agreement above, if any part of these Terms is found to be unenforceable or invalid, only that part will be removed or limited as needed, and the rest of these Terms remain enforceable. All provisions of these Terms which by their nature shall survive termination, including, without

limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability. We do not waive rights by delaying or failing to exercise them at any time.

15. Regulatory

You acknowledge receiving the following disclosures at the time you requested funds: the anticipated timeline for you to receive the requested funds; the amount of funds you requested; the amount of any fee charged; the amount of funds you will receive; the account that will receive the funds; the date Current is authorized to withdraw funds from your account, including fees; any other costs.

South Carolina residents may contact the South Carolina Department of Consumer Affairs at 1-803-734-4200 or at www.consumersc.gov with any questions.

Utah residents may report complaints to the Division of Consumer Protection by calling toll-free at 1(800) 721-7233 or online at <https://dcp.utah.gov>.

16. Modification

These Terms are subject to change or cancellation from time to time, including by adding, deleting or modifying terms, for any or no reason, and will be effective when posted on the Current App and website. We may provide notice of changes to these Terms as and if required by applicable law. Your continued use of the Paycheck Advance Service following any changes to these Terms will constitute your agreement to and acceptance of any changes.

17. Headings and Rules of Construction

The headings in these Terms are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in these Terms should be construed so the singular includes the plural and the plural includes the singular.