

Your Authorization for ACH Debits and Credits

By agreeing to these Terms, you authorize Pay Tgthr, Inc. ("**Pay Tgthr**") to electronically debit and credit your designated deposit account at your designated depository financial institution (your "**Bank Account**") via ACH and, if ever applicable, to correct erroneous debits and credits via ACH as follows:

- Range of Acceptable Debit Amounts: up to \$10,000 per Business Day (as defined below)
- Frequency of Debits: multiple times per Business Day (however, debits and credits may not necessarily occur every Business Day)

You also acknowledge that the amount and frequency of the foregoing debits and credits may vary and that you waive your right to receive prior notice of the amount and date of each debit and credit.

You acknowledge that the electronic authorization contained in this Section represents your written authorization for ACH transactions as provided herein and will remain in full force and effect until you notify Pay Tgthr that you wish to revoke this authorization by emailing hi@paytgthr.com. You must notify Pay Tgthr at least 14 Business Days before the scheduled debit date of any ACH transaction from your Bank Account in order to cancel this authorization. If we do not receive notice at least 14 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.

If you withdraw your electronic authorization contained in this Section, we will suspend or close your Pay Tgthr Account, and you will no longer be able to use your Pay Tgthr Account or the Services, except as expressly provided in these Terms. Please note that withdrawal of your electronic authorization contained in this Section will not apply to transactions performed before the withdrawal of your authorization becomes effective.

In addition to any of your other representations and warranties in these Terms, you represent that: (a) your browser is equipped with at least 128-bit security encryption; (b) you are capable of printing, storing, or otherwise saving a copy of this electronic authorization for your records; and (c) the ACH transactions you hereby authorize comply with applicable law.

For purposes of these Terms, "Business Day" means Monday through Friday, excluding federal banking holidays.

Last updated: May 15, 2021