

Empower Subscription Agreement

Effective Date: February 6, 2024

Empower's website (www.empower.me or the "Site") and the Empower mobile app and other applications offered by us (collectively, the "App"), allow access to products and services offered by Empower Finance, Inc., its subsidiaries (including Petal Card, Inc.), affiliates, and its bank partners. We refer to these products and services collectively as the "Services."

Empower offers Services via a subscription. Petal on Empower cardholders receive a complimentary subscription, but for all other users, there is a monthly fee for the subscription ("Monthly Fee").

The current amount of the Monthly Fee is disclosed [here](#). However, if you signed up between January 1, 2020 and July 28, 2020, your Monthly Fee is \$6 per month. If you signed up before January 1, 2020, your Monthly Fee is \$0 per month. Monthly Fee amounts are subject to change in our sole discretion. We may offer free trial periods subject to certain terms and conditions.

Unless you are a Petal on Empower cardholder with a complimentary subscription, you authorize Empower to electronically debit the Monthly Fee from the bank account you've designated for payment (and, if necessary, electronically credit your account to correct erroneous debits) either by ACH or by charging the debit card you link to Empower as follows:

- **Amount of Debits:** Amount of Monthly Fee
- **Frequency of Debits:** Once a month on the date we disclose to you or any time

We will generally attempt to debit your account on the subscription due date listed in the App. We are not liable for any overdrafts. You are responsible for ensuring that the balance in your External Bank Account can accommodate the Monthly Fee.

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

You may stop payment of these preauthorized electronic debits from your External Bank Account by contacting us in-App or emailing us at support@empower.me 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 our Services. 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