

Empower Advance Authorization

Authorization to Debit Account

The amount of the Empower Advance will be the amount disclosed on the final confirmation screen of Empower Advance and includes the selected tip amount. The approved Empower Advance amount is subject to change in our sole discretion.

You authorize Empower to electronically debit the Empower Advance from your External Bank Account (and, if necessary, electronically credit your Empower Checking to correct erroneous debits) via the payment method selected when accepting Empower Advance as follows:

- **Amount of Debits:** The amount of Empower Advance (including any selected tip amount) agreed to in confirmation screen
- **Frequency of Debits:** Payment will first be attempted on the due date agreed upon on the Empower Advance confirmation screen and, if full balance not yet recovered, upon subsequent detection of income into your External Bank Account

You may stop payment or request to change the date of these preauthorized electronic debits from your External Bank Account by contacting us in-App or emailing us at help@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 Empower Advance. 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. You agree that you will not dispute Empower debiting your accounts, so long as the transaction corresponds to the terms indicated in this online form and your agreement with Empower.

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