Crowded Business Deposit Account Agreement Disclosures

Last updated: August 31, 2026

The following Crowded Business Deposit Account Agreement Disclosures (the "Disclosures") applies to the demand deposit account (the "Account") issued by i3 Bank (the "Bank"), member of the Federal Deposit Insurance Corporation ("FDIC") and chartered under the laws of the State of Nebraska. These Disclosures are incorporated by reference into the i3 Bank Business Deposit Account Agreement (the "Agreement") and i3 Bank Business Visa Debit Cardholder Agreement (the "Cardholder Agreement"). Crowded Technologies, Inc. ("Program Partner") is responsible for assisting the Bank with the administration of the Crowded Business Deposit Account Program (the "Program"). Capitalized terms not otherwise defined herein are ascribed the same meaning as set forth in the Agreement.

1.1 How to Contact Us

For most matters, you should email us at support@bankingcrowded.com or contact us via the Online Banking Application. You may also contact us at 561-559-5365 from Monday through Friday from 9am to 5pm EST. The Program Partner’s website is available at https://bankingcrowded.com/.

For questions or concerns about any debit card-related transactions; if your debit card, debit card number, or PIN is lost, stolen, or misplaced, please contact us at support@bankingcrowded.com or 561-559-5365. If you would like us to stop a recurring debit to your debit card, please contact us at 1-855-681-9411, support@bankingcrowded.com, or the Online Banking Application.

For questions or concerns about any non-card transactions, including, but not limited to: (i) suspected errors or unauthorized EFTs; or (ii) if you would like to place a stop payment request for preauthorized transfers, please contact us at support@bankingcrowded.com or Online Banking Application.

If applicable, for questions or concerns about adding and/or deleting Authorized Users; checking your current interest rate; substitute checks or check standards; or closing your Account, please contact us at support@bankingcrowded.com or Online Banking Application.

For questions or concerns about updating your name, address, or other contact information; identity theft; reporting account takeover; checking the status of a transaction; or providing instructions regarding a transaction, such as direct deposits and other incoming ACH transactions, please contact us at support@bankingcrowded.com.

1.2 Paperless Account

To open an Account, you must agree to go "paperless." This means that you must (a) provide us with and continue to maintain a valid email address and (b) accept electronic delivery of all communications that we need or decide to send you in connection with your Account by agreeing to the Electronic Disclosure and Consent (https://bankingcrowded.com/legal/electronic-disclosure-and-consent/).

1.3 How To Open an Account

You may open an Account by visiting the Program Partner’s website at https://bankingcrowded.com/ and following the instructions there.

1.4 Minimum Deposits and Balances

There is no minimum deposit required to open an Account and no minimum balance you need to maintain in your Account.

1.5 Interest Disclosures

This Account is not interest-bearing. No interest will be paid on this Account.

1.6 Confidentiality and Our Privacy Policy

Information about your Account and your transactions is collected pursuant to the Agreement. The Program Partner's privacy policy is available at https://bankingcrowded.com/legal/privacy-policy/.

1.7 Account Tiers and Transaction Limits

Certain transaction limits in these Disclosures depend on the tier assigned to your Account. The following applies to all limits shown in the "Deposits Into Your Account" and "Withdrawals From Your Account" sections below.

Tier 1 is the default tier. Every standard deposit account is opened in Tier 1, and Tier 1 limits apply unless and until we designate the Account as Tier 2.

Tier 2 provides higher limits and is applied only at our sole discretion, based on factors we determine. Tier 2 is not automatic and is not applied at account opening.

Expense Card accounts and Per Diem accounts are distinct account types that carry the specific limits shown in the tables below. They are not part of the Tier 1 / Tier 2 structure.

1.8 Deposits Into Your Account

You may make deposits into your Account using any of the methods described below. We do not charge you any fees for making deposits.

Deposit Method	Limitations for Your Account
Direct Deposits and other ACH transfers initiated by a third party*	No limits
Internal transfers between eligible Accounts managed by the Program (see "Transfers To or From Accounts You Have With Us" section of the Agreement)	No limits
Direct payments / ACH debits via ACH Origination Service *(Deposits resulting from payment requests initiated from your Account, e.g., the Collect product)* And ACH transfers to your Account from a connected U.S. bank account with another institution (see the "Transfers To or From Connected U.S. Bank Accounts" section of the Agreement)**	Tier 1: $50,000/day $100,000/month Tier 2: $100,000/day $300,000/month Expense Card and Per Diem accounts: $30,000/day $100,000/month
Domestic wire	No limits
Cash deposit at in-network ATM	All tiers and account types: $2,000/day You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM. You cannot make cash deposits at out-of-network ATMs.
Checks (via the Check Deposit Services)	All tiers and account types: $50,000/day $200,000/month
* The recipient's name on any direct deposit, ACH, or deposited check must match the name on the Account or the deposit may be returned to the originator.	

Deposit Method	Limitations for Your Account
** You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.	

1.9 Our Funds Availability Policy

It is our policy to make deposits to your Account available for withdrawal according to the table provided in the "Our Funds Availability Policy" section of the Agreement, except where limited by us pursuant to the "Transfers To or From Connected U.S. Bank Accounts" section of the Agreement.

Your Account supports the following types of deposits:

If you make or receive a deposit via...
Internal transfers between eligible Accounts managed by the Program (see "Transfers To or From Accounts You Have With Us" section of the Agreement)
Direct Deposits and other ACH transfers initiated by a third party
Direct payments / ACH debits via the ACH Origination Service (the Collect product)
ACH transfers to your Account from a connected U.S. bank account with another institution
Domestic wire
Cash deposit at in-network ATM
Checks (via the Check Deposit Services)

You, or, if applicable, an Authorized User, may withdraw funds up to the amount of your Available Balance less applicable fees using any of the methods below and subject to the following limits:

Withdrawal Method	Limitations for Your Account
Internal transfers between eligible Accounts managed by the Program (see the "Transfers To or From Accounts You Have With Us" section of the Agreement)	No limits
ACH transfers from your Account to another bank account via ACH Origination Service And ACH transfers from your Account to a connected U.S. bank account with another institution* (see the "Transfers To or From Connected U.S. Bank Accounts" section of the Agreement)	Tier 1, Expense Card, and Per Diem accounts: $50,000/day $100,000/month Tier 2: $100,000/day $300,000/month
ACH transfers to a merchant or other third party you authorize to withdraw from your Account using your routing number and account number	No limits
ATM withdrawals	All tiers and account types: $1,000/day
Domestic wires	All tiers and account types: $100 minimum per wire transfer $100,000/day $150,000/month

Withdrawal Method	Limitations for Your Account
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	Tier 1 and Tier 2: $25,000/day Expense Card and Per Diem accounts: $5,000/day
Checks drawn on your Account	All tiers and account types: $50,000/day $100,000/month
* You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.	

1.11 Overdraft Services

We do not offer overdraft services or charge fees for overdrafts or non-sufficient funds. We typically will return or decline to process a transaction (including, where applicable, ATM and debit card transactions) if it exceeds your Available Balance.

However, it is still possible for you to overdraft your Account, such as when you write checks (since there is a delay between when you write the check and when we receive it for processing), when we settle authorized debit card transactions, as discussed in the "Debit Card Authorization" section of the Agreement, or if a deposit you make is returned.

You must make a deposit immediately to cover any negative balance, including a negative balance resulting from an overdraft. If your Account has a negative balance for sixty (60) calendar days or more, we may close your Account. We reserve the right to close your Account at an earlier date, as permitted by law.

1.12 Fee Schedule

Fee Description	Fee Amount and Frequency	Additional Details
ACH Credit origination fee	$2.49 per originated ACH Credit transaction	
ACH Debit Origination Fee	$5 per originated ACH debit using Collect Product	
Received ACH Debit fee	$2.49 per received ACH debit	
ACH return fee	$2.49 per returned ACH transaction	
Card transaction fee	$2.49 per card transactions above $1*	*The card transaction fee applies when you use your card to transfer over $1 of funds via an original credit transaction (e.g., via P2P payments like Venmo)
International transaction fee	One percent (1%) of the transaction	You will be charged this fee for any ATM or POS transactions conducted outside the United States or online transactions conducted with a merchant outside the United States.
Check processing fees	$7.50 per sent check	

Fee Description	Fee Amount and Frequency	Additional Details
ATM deposit fee	0.5% of the transaction	
Out-of-network ATM transaction fee	$2.50 per out-of-network ATM transaction	You may be charged a fee, including for balance inquiries, by the operator of an out-of-network ATM. You can avoid additional fees by using an in-network ATM. You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM or by viewing the map in your Crowded app.
Physical card fee	$8 per card* | $14.95 per customized card*	Cards are heavyweight, glossy finish, tap & go supported physical cards. *Bulk pricing is available on orders of 100+ physical cards.
Expedited card delivery fee	$10 per card order	Expedited shipping occurs within 1-2 business days. Standard shipping occurs within 5 to 10 business days, and it is at no cost.
Incoming wire fee	$5 per wire	
Outgoing wire fee	$27 per wire	

1.13 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits
- Domestic wires
- Transfers to or from your Account and a connected bank account.
- Transfers to or from your Account by a third party, such as payments you make to a vendor or employee, or payments you receive from a customer or client.
- Transfers to or from your Account to a merchant or other third party by providing the third party with your debit card or debit card information.
- Purchases or other transactions using your debit card.
- ATM deposits or withdrawals using your debit card.

1.14 ACH Origination Service Applicability

The ACH Origination Service is enabled for your Account; therefore, the ACH Origination Service section of the Agreement applies to your Account.

1.15 Check Deposits, Mobile Deposit Services, and Check Writing Applicability

The Check Deposit Services are enabled for your Account; therefore, the Check Deposits, Mobile Deposit Services, and Check Writing section of the Agreement applies to your Account. You can deposit checks via iOS and/or Android.

1.16 Wire Transfers Applicability

Wire transfers are enabled for your Account; therefore, the Wire Transfers section of the Agreement applies to your Account. Specifically, your Account enables both inbound and outbound wires.

1.17 Debit Card Applicability

Debit cards are enabled for your Account; therefore, the Cardholder Agreement applies to your Account.

1.18 Authorized Users Applicability

You are permitted to designate Authorized Users for your Account.