

Niural Consumer Deposit Account Agreement Disclosures

Last updated: February 28, 2024

The following Niural Consumer Deposit Account Agreement Disclosures (the “Disclosures”) apply 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 Consumer Deposit Account Agreement (the “Agreement”). Niural Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Niural Consumer 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 support@niural.com or contact us via the Online Banking Application. You may also contact us at 1-737-349-0236. Account Manager support is available Monday through Friday, 9AM – 6PM EST. The Program Partner’s website is available at <https://niural.com>.

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@niural.com and/or Online Banking Application.

If applicable, for questions or concerns about closing your Account, please contact us at support@niural.com and/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@niural.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](#).

1.3 Joint Account Applicability

Your Account does not allow joint ownership.

1.4 How To Open an Account

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

1.5 Minimum Deposits and Balances

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

1.6 Interest Disclosures

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

1.7 Confidentiality and Our Privacy Policy

Information about your Account and your transactions is collected by pursuant to the Agreement. The Program Partner’s privacy policy is available at <https://www.niural.com/privacy-policy>.

1.8 Deposits Into Your Account

You may make deposits into your Account using any of these 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
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)**	\$1,000/day \$10,000/month
* The recipient’s name on any direct deposit or ACH must match the name on the Account or the deposit may be returned to the originator. ** 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...
Direct Deposits and other ACH transfers initiated by a third party

1.10 Withdrawals From Your Account

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
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ACH transfers from 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)	\$1,000/day \$10,000/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
ACH transfers to another consumer account (P2P Transfer)	No limits

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, without notice or other demand from us. 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

There are no fees associated with this Account. Fees are subject to change at any time. We will provide you advance notice of any changes where required by law.

1.13 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits from your sources of income.
- Transfers your Account and a connected bank account.
- Transfers from your Account to another person’s bank account using the P2P Transfer Service.
- Transfers to or from your Account by a merchant or other third party to whom you have provided your Account routing number and account number.

1.14 P2P Transfer Services Applicability

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The P2P Transfer Services is enabled for your Account; therefore, the P2P Transfer Services section of the Agreement applies to your Account.

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

The Check Deposit Services are not enabled for your Account; therefore, the Check Deposits, Mobile Deposit Services, and Check Writing section of the Agreement is not applicable to your Account.

1.16 Wire Transfers Applicability

Wire transfers are not enabled for your Account; therefore, the Wire Transfers section of the Agreement is not applicable to your Account.

1.17 Debit Card Applicability

Debit cards are not enabled for your Account.