TRUTH IN SAVINGS
Individual Checking

ELIGIBILITY REQUIREMENTS. Any custodial account maintained is subject to the Oklahoma Uniform Transfers to Minors Act, or similar applicable law, as adopted by the state. The account must be opened in the name of a custodian for the minor. There may be only one custodian and one minor for each account. The money in a custodial account is the property of the minor. Custodian must have established an INVSTR+ account. Custodian must be at least 21 years of age. Fees may be deducted from the Custodian’s INVSTR+ banking account balance. Initial Monthly and Annual fee will occur on date of establishment of initial Junior INVSTR product and then every 30 days (monthly) or on the annual renewal date (yearly) thereafter. If funds are not in the Custodian’s INVSTR+ banking account within 30 days of payment due date, a $25 fee will be assessed in addition to regularly scheduled fees.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER.
You authorize and agree that Vast Bank, N.A. may, in its sole discretion, determine the order that it processes and posts credits, debits and holds to your account and you may not provide different instructions to us for items presented from your account. Vast Bank, N.A. may pay items presented or other amounts due to us under this Agreement and we may exercise any right of set off we may have against the account or any other account you hold with us. We will post transactions to your account throughout the day in order to better match transaction posting with the order in which the transaction was initiated or authorized.

Without limiting Vast Bank, N.A.'s sole discretion to determine the order in which transactions are processed and posted to your account and without limiting your authorization for us to do so, transactions are generally posted to your account in two ways: "real time" or in "batch" throughout the day and at the end of the day.

Real time transactions generally include remote deposits (subject to funds availability disclosures), point of sale, ATM, mobile and online transfers, P2P transfers, OTC items, in-house items, returns, error corrections, certain Bill Pay transactions (using debit card your VISA debit card) and certain fees. These transactions are posted as they are received and processed by us throughout the day. These items are posted in chronological order on the date and time that our records indicate that the transaction was initiated or authorized. If two transactions have the same date and time, we will post the smallest dollar amount first.

You agree that we may place a hold on your account for point of sale, ATM and other VISA transactions in an amount requested by the merchant immediately upon authorization of the transaction, even if we have not received the actual item for payment. The hold will reduce the available balance in your account by the amount of the hold.

Batch transactions generally include ACH, certain Bill Pay transactions (excluding those noted above), scheduled transfers, scheduled loan payments and certain fees, ACH transactions are posted multiple times throughout the day as they are received by us. ACH credit transactions are posted first and ACH debits are posted in ascending order by dollar amount (low to high). Certain Bill Pay transactions, scheduled loan payments, scheduled transfers and monthly service fees will be posted at the end of the business day (11:59 PM CST) in ascending order by dollar amount (low to high).

As described above, fees can post to your account in several ways. Monthly service fees will be posted at the end of the business day (11:59 PM CST) in batch processing. However, fees related to real time transactions (i.e., international debit card transactions, expedited delivery fee for debit cards, levies and garnishments) will post immediately after the related transaction.

The order in which transactions are posted and paid from your account is important if there is not enough money in your account to pay all of the transactions that are presented for payment. Because transactions are posted throughout the day, deposits made later in the day may not be available to cover debit transactions that post earlier in the day. This may result in your account being overdrawn or items being returned. Therefore, it is important that you keep accurate records of your transaction activity. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

BONUSES. You will be paid $15.00 as a bonus within five (5) business days of the referee funding the INVSTR Jr account. To earn the bonus, at least $1.00 must remain on deposit for at least five (5) business days. To earn the bonus, you must deposit $5.00 when you open the account.
REFERRAL BONUSES:
You will be paid $15.00 as a bonus for every person who you invite to Invstr and who opens and funds an Junior Invstr account of at least $5.00 in a single transaction. To receive the $5.00 referral bonus, the referee cannot have an existing Junior Invstr account or have had an Junior Invstr account which has been closed. The referee must open and fund an account, with at least $5.00, within 180 days of receiving the referral. By participating in the program, the referee agrees Invstr may share, non-personal information with the referrer. Offer limited to one Invstr+ account per referee. Your Invstr Jr and Invstr+ accounts must be in an active status at time of payment.

Bonus payments may be taxable income. The terms and conditions of the program may be modified without prior notice by modifying the Checking Truth-in-Savings disclosure. Must be a resident of the United States and at least 18 years old to qualify. Invstr reserves the right to end this program at any time without prior notice. All bonus payments are offered by Invstr and not provided or funded by Vast Bank, N.A.

FEES AND CHARGES. Please refer to the separate Invstr Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Invstr Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A $7.99 per month or $75.00 per year for up to four (4) Junior Invstr products. The Junior Invstr product is comprised of a checking and savings account. These are Custodial UTMA accounts. Fees may be deducted from the Custodian’s Invstr+ banking account balance. Initial Monthly and Annual fee will occur on date of establishment of initial Junior Invstr product and then every 30 days (monthly) or on the annual renewal date (yearly) thereafter. If funds are not in the Custodian’s Invstr+ banking account within 30 days of payment due date, a $25.00 fee will be assessed in addition to regularly scheduled fees.

Services provided with Junior Invstr products:

- Stock and Crypto Investment Accounts,
- UTMA Bank Account and Debit Card,
- Unlimited Fantasy Finance Trades,
- 1M Safety Net,
- Advanced Charting,
- Stats & Portfolio Builder, and
- Academy & Chores.