

Cushion Service Agreement

This document sets forth the terms and conditions (“Terms and Conditions”) for use of the Cushion service offered to you (“you”) by Green Dot Bank (“Bank,” “we,” “our,” and “us”) in connection with your Stash Debit Account. The following Terms and Conditions incorporate and supplement the terms of your Deposit Account Agreement with us, as amended (the “Deposit Account Agreement”), which governs your use of your Stash Debit Account (your “Account”). Capitalized terms used herein but not defined shall have the meanings ascribed to them in the Deposit Account Agreement. In the event of any inconsistency between these Terms and Conditions and any provision of your Deposit Account Agreement, these Terms and Conditions control with respect to the Service, but only to the extent necessary to resolve the inconsistency. By using the Service, you are agreeing to these Terms and Conditions.

About the Stash Cushions. The Stash Cushion (“Cushion”) is not an independent account. It is a separate part of your Account balance that is set aside and cannot be accessed directly. The Cushion is not a savings account, and it does not pay interest.

Cushion Transfers. You can transfer money from your Account to your Cushion (and from your Cushion to your Account) at any time (subject to the limits listed below). All transfers must be conducted through the Stash app. We cannot accept Cushion transfer instructions over the phone. Once you instruct us to move money from your card to your Cushion, that money will be unavailable for you to otherwise spend or transfer from your card. There are no additional fees associated with making transfers to or from the Cushion. You cannot cash out or spend directly from your Cushion; the only way to access money in your Cushion is to transfer it to your card. If you have a negative balance on your card and you transfer money from your Cushion, we will first apply the money you transfer to cover your negative balance. If you have a negative balance on your card, we reserve the right to offset that negative balance by removing funds from your Cushion.

Limits. Because the Cushion is not a separate account, money in your Cushion counts as part of your Account balance. For security reasons, we may impose limits on transfers or your Cushion in our sole discretion. You agree that we may use money in your Cushion to cover any negative balance that you may have on your card, even if you do not transfer it from your Cushion to your card.