

Vision Terms and Conditions

Last Updated: October 3, 2024

Your use of the Vision product ("Product") is expressly conditioned on your acceptance of these Vision Terms and Conditions ("Product Addendum"). If you do not agree with any part of this Product Addendum, you must refrain from using the Product. This Product Addendum is in addition to the Stretch Financial Wellness Website ("Site") Terms of Use ("Terms of Use"). In the event of a conflict between the Terms of Use and this Product Addendum, this Product Addendum will control unless otherwise explicitly stated, but only to the extent of the conflict. Capitalized terms used herein, but not otherwise defined, have the meaning ascribed to them in the Terms of Use. The Product is provided by Progressive Next Inc. ("PNI") and its affiliated companies, assigns and third-party service providers.

PNI and its affiliated companies reserve the right to modify this Product Addendum at any time. Continued use of the Product by you means you will accept any revisions to the Product Addendum. Please check this page regularly for updates or changes.

The Product utilizes connections with third-party service providers including Forward Lending, Inc. d/b/a Method Financial ("Method") as well as a connection with Plaid, Inc. and its subsidiaries (collectively, "Plaid"). To use the Product, you must agree to and will be subject to terms imposed by the Method and Plaid including the terms and conditions and privacy policy of each respective third-party service provider. You should read each of these documents carefully. If you do not agree with the provisions stated therein, you should not proceed with using the Product. Stretch Financial Wellness and PNI do not control and are not responsible for the data received or the accuracy thereof.

Product Description

This Product is designed to help provide a comprehensive view of your outstanding liabilities (each, a "Liability") held by various financial institutions (each, a "Liability Account Holder") as well as providing a regularly-updated credit score, each of which can be used to help you better understand your current financial position and keep you moving toward your financial goals. You can also connect your Checking and Savings ACH Bank Accounts to the application to capture balance updates as well as make payments to your liability accounts. You will be able to track your spending across your linked Credit Cards, Checking, and Savings Accounts in an attempt to better understand where your money is going. You also will have access to commit to and track small financial goals and routines in addition to tools and content, all focused to help you achieve your financial goals.

Liability Payment Transaction Detail & Processing

The Liability payment portion of this Product is made available to consumers via the Site through Method. Method engages with Grasshopper Bank N.A., a national bank and member FDIC (the "Bank") to process and remit Liability payments on your behalf. Neither Stretch Financial Wellness nor PNI is a licensed money transmitter and neither Stretch Financial Wellness nor PNI will, at any time, engage in the business of moving money on your behalf.

Use of the Product does not impact or change any terms and conditions you may have with your Liability Account Holder.

To use the Product, you must agree to Method's terms and conditions and privacy policy. You should reach each of these documents carefully. If you do not agree with the provisions stated therein, you should not proceed with using the Product.

The Product may be used to facilitate payments of liabilities via automated clearinghouse ("ACH") systems or wire systems. In order to process a Liability payment through the Product, you must use Plaid to link a depository account from which payment for a Liability can be pulled (the "Bank Account") and remitted on your behalf to the Liability Account Holder. We have no control over the accounts made available for linking by Plaid and do not represent or warrant that all accounts at all or any given financial institutions will be able to be linked as a Payment Account. In order to link your Payment Account and utilize the Product, you must agree to Plaid's terms and conditions and privacy policy. You should read each of these documents carefully. If you do not agree with the provisions stated therein, you should not proceed with using the Product.

You understand that any payment submitted through the Product may take up to five (5) business days to submit such payment to the Liability Account Holder from the date it is scheduled for submission through the Product, which, for purposes of clarification, may be the current date or a future date (a future-dated payment being a "Scheduled" payment); provided, however, that we make no representations or warranties regarding, and have no control over, the amount of time a Liability Account Holder may take to process a payment once it receives it, so you may want to account for additional processing time by the Liability Account Holder in determining your timing of a Liability payment submission. As such, if you submit a payment less than five (5) business days in advance of the due date, your payment may not be submitted to the Liability Account Holder by its due date, and you may incur additional fees or charges from the Liability Account Holder as a result thereof. We are not responsible for any such charges you incur. If you submit a payment for processing on a weekend or holiday or after 1:00 p.m., central time, your payment will not be processed until the next business day. You may check the status of the payment within the Site and we are under no obligation to notify you of a delay in any processing.

You may cancel a payment that is in "Pending" or "Scheduled" status at any time. If a payment is in "Processing" or "Completed" status, it cannot be cancelled within the product. To cancel a payment, navigate to the Account Details page for the desired Liability Account for which you are trying to cancel payment and click the "Cancel a Payment" button to begin the cancellation process. Please note that the "Cancel a Payment" button will only appear and/or be functional if the payment is in a "Pending" or "Scheduled" status and able to be cancelled. Your payment will not be cancelled until you select the payment you desire to cancel and click the "Cancel Payment" button to submit the cancellation.

Upon successful payment of a Liability through the Product, you will receive a receipt detailing the Liability payment transaction information. You may view your payment details, including

the current status, on the Account Details page of your Stretch Financial Wellness account. You are responsible for reviewing any receipt and payment history for accuracy and maintaining a copy of any such receipts. We will not provide you with periodic statements of Liability payments processed through the Product. You are responsible for reconciling any Liability payments against the financial statements received from your financial institutions or the Liability Account Holder.

Once a payment has been processed through the Product, the payment cannot be reversed or refunded through the Product. Any such reversal or refund requires you to work directly with the respective Liability Account Holder.

Accurate Information

In your use of the Product, you represent to us that, currently and throughout your Product subscription: (i) you are authorized to access and use each Source Account; (ii) you have sufficient funds available in your Source Account to cover the Liability payment you submit for processing; (iii) you have the right to authorize any Liability payment made through the Product; and (iv) your Product account through us has not been suspended or otherwise terminated.

You must ensure that any payment detailed, including any Payment Account from which any Liability payment will be debited, the amount of funds available in such Payment Account, and the Liability Account Holder to whom you are requesting payment remission are accurate and complete prior to submitting a request for the Liability payment to be processed. If the information is not accurate or complete, or if you do not have sufficient funds in your Payment Account to pay the Liability, your payment may be delayed or unable to be completed. We have no control over, or responsibility related to, the date and time that payments are recognized by the Liability Account Holder.

Limited Availability

The Product may not be able to connect to all Payment Accounts or connect to and/or allow for payment of every Liability. Additionally, a Liability Account Holder may reject a Liability payment for any reason, and such acceptance or rejection is not within our control. Neither Stretch Financial Wellness or PNI shall be responsible for any losses resulting from the foregoing.

Limitations regarding a Liability payment, including the maximum dollar amount or frequency of payment may be imposed. Any such limitations will be communicated to you or made available on the Site.

Authorization and Accounts

In addition to any items detailed in the Terms of Use, and this Product Addendum, as part of your relationship with us, and to provide you with the Product, you acknowledge and agree that:

- Method will seek to validate your identity and prevent fraud using information from your wireless carrier. Solely for those purposes, you agree that we can provide information about you to Method or its service provider(s), and that your wireless carrier may

disclose information about you to Method or its service provider(s), and such information may be shared with us to the extent necessary to provide the Product.

- You authorize Method to periodically obtain a consumer report and information about you from one or more consumer reporting agencies ("Credit Pull"). You understand the Credit Pull is a soft inquiry that will not impact your credit score. Method will use this information solely in connection with identifying and obtaining data on your Liability accounts such as account number, type, balance, interest rate, payoff information, late fees, payment history, etc. ("Enhanced Data").
- You authorize and direct Method to act on your behalf to access, obtain, and transmit the Enhanced Data from your financial institutions, lenders, creditors, and service providers, Liability Account Holders, or any of their respective third parties, and you consent to Method sharing the Enhanced Data with us.
- You authorize Method to pull and share the with us your credit score and that we may display such credit score to you as part of the Product. If you identify an issue with your credit score, please contact the credit bureau directly.
- You acknowledge and agree to Method's Privacy Policy (<https://methodfi.com/legal/privacy>) and Terms of Service (<https://methodfi.com/legal/terms>).
- Your foregoing authorizations, directions, and consents remain effective for the duration of your subscription to the Product.

Privacy and Personal Information

In addition to items detailed in our Privacy Policy, you understand that in order to receive the Product, it may be necessary for us, and our third party service providers, to collect, use, and share information with others, including, without limit, (i) to financial institutions, Payment Accounts, and/or Liability Account Holders who will make and/or receive Liability payments through the Product, (ii) in order to validate your Liability accounts and/or verify your identity, (iii) in order to comply with applicable law, governmental orders, and/or subpoenas, (iv) in order to comply with NACHA rules or other requirements of payment networks (e.g. NACHA rules), and/or (v) for research and development purposes and/or to otherwise analyze the performance of the Product.

Fees

The fees charged for the Product are detailed on the Site. In accordance with the Terms of Use of the Site, this fee charged may vary and Stretch Financial Wellness and PNI reserve the right to offer promotional pricing or other offerings in its sole discretion. The terms of any such promotional pricing or offer will be detailed along with such promotional pricing or offer. You agree to pay such fees in accordance with the Payment Terms and Conditions.

As described in the Payment Terms and Conditions, if a Liability payment is returned due to insufficient funds in your Source Account, Stretch Financial Wellness, in its sole discretion, may charge, as a servicing fee, a Credit Account the Credit Account (as defined in the Payment Terms and Conditions) for an amount of \$20.00 or such lesser amount as required by applicable law.

Any fees detailed in this Section are in addition to any fees, including, without limit, any late fees, overdraft fees, or other fees, that may be charged by third parties, including any Liability Account Holder or Source Account provider, for services it provides to you. You agree that any such third-party fees are your responsibility and not those of Stretch Financial Wellness or PNI.

Unauthorized Access or Transactions

In accordance with the Terms of Use, YOU MUST NOTIFY US IMMEDIATELY IF YOU BELIEVE SOMEONE ELSE HAS OBTAINED YOUR USER ID OR PASSWORD OR ANY UNAUTHORIZED ACCESS TO THE SITE HAS OCCURRED OR MAY OCCUR, including, without limit, a request for processing or actual processing of a Liability payment. Upon such notice, we may, in our sole discretion, suspend access to your account or pend any current or future payments.

Termination

This Product Addendum will continue until terminated by you or Stretch Financial Wellness as described herein. Any termination of your Product subscription will be processed in accordance with the Payment Terms and Conditions [hyperlink].

Termination by You

You may terminate your subscription to the Product by navigating to the Subscription page at hellostretch.com/subscription, selecting “Manage Subscription” under the “Active Subscription” tab and clicking the “Cancel Subscription” button. If you need assistance, you may contact a customer service representative at premiumsupport@hellostretch.com.

Termination by us

We may terminate, suspend, disable, or otherwise prevent access to this Product at any time if (1) Method or the Bank directs us to do so; (2) applicable law, including any judicial or governmental order requires us to do so; (3) you refuse to accept revised Terms of Use, Product Addendum or other Product terms and conditions, any other terms and conditions set forth by us after receiving notice of such revision; (4) we reasonably believe that you have breached or failed to comply with the provisions of this Product Addendum or any other agreement you have with us, including, without limitation, a failure to pay for the Product in accordance with Payment Terms & Conditions; (5) you are, were, or are reasonably likely to be involved in unlawful or fraudulent activities; (6) this Product Addendum is terminated or expires. This section does not limit any other rights or remedies available to us, whether in law or in equity. If your access to the Product is terminated by us under 1-5, this Product Addendum will automatically terminate.

Upon any termination, any Liability payment transactions that are in process or pending prior to the termination becoming effective will continue to be processed pursuant to normal business practices, but, to the extent applicable, any Liability payment transactions scheduled, but not yet in process will be cancelled. In accordance with the Terms of Use, the Payment Terms and Conditions, and this Product Addendum, if you terminate your use of the Product, your access will continue until the end of the then-current Subscription Period; if we terminate your use of the Product in accordance with 1-5, above, your access to the Product will be terminated immediately and you will receive a prorated refund of fees for the remainder of the then-current

Subscription Period. In the event of any termination, you agree to stop using the Product immediately upon termination.

Indemnification

You agree to indemnify and hold harmless PNI and its affiliated companies for any losses, damages, costs, and fees, including reasonable attorneys' fees and costs, relating to or arising out of your (1) violation of applicable law or any payment network rule, including any allegation of such violation; (2) use of the Product in violation of this Product Addendum; (3) failure to maintain sufficient funds within any Payment Account.