

**ONDEMAND PAYROLL ADVANCE AUTHORIZATION AGREEMENT**  
**IMPORTANT: PLEASE READ CAREFULLY AND PRINT A COPY FOR YOUR RECORDS**

This OnDemand Payroll Advance Authorization Agreement (this “Agreement”) is between the employee who has electronically signed it (“you” and “your”) and Green Dot Corporation (“rapid!”). Your employer (“Employer”) has entered into an agreement with rapid! to offer you the option to take Advances, as further described in this Agreement. If you request an Advance, Employer will pay you a portion of your already-earned wages prior to your regular payday. This means that the wages that you receive on your regular payday, or on the next payday depending on your request and the timing of your request for an Advance, will be reduced by the amount of wages already paid to you and by any applicable Service Fees.

**The Advance.** At your request and for your convenience and benefit, Employer will advance (pre-pay) a portion of the wages you have earned as of the time you make the request (each, an “Advance”). You acknowledge, however, that your Employer may direct rapid! to impose black-out periods during which you may be unable to request an Advance. Subject to any black-out period, this Advance will be made as requested and authorized by you using our web- or mobile-based OnDemand Platform (the “OnDemand Platform”). You will be able to select the amount of the Advance (called the “Total Advance Amount”), the pay period in which your regular payday payment will be reduced by the Total Advance Amount and applicable Service Fees, and the payment method. You will receive the “Net Amount to Receive” indicated on the OnDemand Platform, which is equal to the Total Advance Amount, minus any applicable Service Fees described below and disclosed to you on the OnDemand Platform when you made your request.

**Service Fees.** You agree to pay the OnDemand Access Fee and the OnDemand Disbursement Fee (the “Service Fees”), if any, each as authorized by you on the OnDemand Platform. You agree that such Service Fees, if any, will be subtracted from the Total Advance Amount disclosed to you on the OnDemand Platform and result in the Net Amount to Receive disclosed to you. All Service Fees are paid to rapid! for processing your Advance and not to your Employer.

**Representations.** rapid! hereby warrants to you that rapid! will not: (i) have any legal or contractual claim or remedy against you (including the right to take payment from your bank account) if the amount advanced, which includes related fees, if any, is not repaid in part or in full; (ii) engage in any debt collection activities if the amount advanced, which includes related fees, if any, is not repaid in part or in full; (iii) sell this Agreement or any rights hereunder to a third party; or (iv) report your payment activity to a consumer reporting agency.

**Voluntary Payroll Adjustment**  
**Authorization**

You hereby voluntarily authorize and instruct Employer, through the rapid! OnDemand Platform, to reduce the wages that you otherwise will receive on your Current Pay Period or Next Pay Period in an amount equal to the Total Advance Amount, including associated Service Fees, if any, as disclosed to you on the OnDemand Platform when you requested and scheduled your Advance. The reduction of your wages for the Total Advance Amount and any Service Fees will be made from either your Current Pay Period or Next Pay Period, as applicable and disclosed on the OnDemand Platform, unless you change or cancel this Voluntary Payroll Adjustment Authorization, as specified herein. The purpose of reducing the wages you will receive by the amount of the Total Advance Amount is to reflect the fact that you were already paid that amount, minus applicable Service Fees, through a wage advance transferred to you before the end of your Current Pay Period or Next Pay Period, as applicable. The timing of such reduction will depend on whether the Current Pay Period has closed, in which case the Total Advance Amount will be subtracted from your wages on the Next Pay Period, as indicated on the OnDemand Platform. If for any reason Employer is unable to subtract the Total Advance Amount from your wages for the Current Pay Period, you hereby voluntarily authorize and instruct Employer, through the rapid! OnDemand

Platform to subtract the unpaid amount of the Total Advance Amount from your wages for your Next Pay Period or the immediately following pay period.

**Term of Employment.** If your employment ends for any reason before the Transaction Process Date indicated on the OnDemand Platform, then you authorize and instruct Employer, through the rapid! OnDemand Platform, without further notice to you, to subtract the Total Advance Amount, including the Service Fees, if any, from your final payment of wages on the date such final payment would be made to you, unless you change or cancel this Voluntary Payroll Adjustment Authorization, as specified herein.

**You May Cancel Or Change This Voluntary Payroll Adjustment Authorization.** You understand you may change or cancel this Voluntary Payroll Adjustment Authorization by timely submitting Employer's standard form for cancelling or changing payroll deductions to Employer. If you change or cancel this Voluntary Payroll Advance Authorization before the reduction of the Total Advance Amount, or Employer cannot recoup the Total Advance Amount, you will not be subject to collection or negative credit reporting.

**Governing Law.** The law of the state of your residence will govern this Agreement.

**Your Representations.** By electronically signing this Agreement, you acknowledge that: (i) the information you provided to Employer and to rapid! is accurate; (ii) you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code; and (iii) you are old enough to sign a contract under applicable law.

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