

Auto Debit Agreement

Payment Terms and Conditions

Before you purchase a membership with Beagle Financial Services, Inc. and its affiliates ("Beagle", "We", "Us", OR "Our"), please read these payment terms and conditions carefully. These terms supplement, and should be read in conjunction with, the Customer Agreements.

By electing to receive membership services (as defined in the Customer Agreements), you agree to pay the Beagle subscription fee ("Fee"). You elect to pay your Fee on a monthly basis in advance ("Monthly Payment") subject to the terms described below.

You agree and acknowledge that you are responsible for paying any and all fees, including, without limitation, the Beagle subscription fee, that you owe pursuant to these Terms and the Customer Agreements.

You are responsible for maintaining complete and accurate billing and contact information with Beagle. You acknowledge that such fees may change from time to time and will be available on the Beagle Website, meetbeagle.com (the "Website") and in the Customer Agreements. In the event of a change in fees, Beagle will provide you notice electronically on the Website. You agree to check the Website from time to time for updates to the fees applicable to you. Beagle reserves the right to discount or waive any fees associated with the membership service in its sole discretion.

Monthly Payment

You agree to an initial and recurring payment of the Beagle subscription fee at the then-current rate applicable at the time of your membership subscription. You accept responsibility for all recurring charges prior to cancellation, including where applicable any charges processed by Beagle after the expiration of your payment card.

Beagle will automatically renew your monthly payment for each successive monthly period. We will continue to process your Monthly Payment each month and you will be charged for each successive monthly period until you cancel your subscription in accordance with the Customer Agreements.

Payment Terms

You agree that Beagle may submit periodic charges to your eligible payment method without further authorization from you, until you provide prior notice at any time that you wish to terminate the authorization or to change your payment method. You agree that such notice will not affect charges submitted before Beagle is able to act on any changes. Information on how to close your account is described below.

Account Closure

To close one or more of your Beagle Accounts, you may contact Beagle by sending an e-mail to support@meetbeagle.com or by canceling your subscription through the profile page on our

Website. Beagle may close one or more of your Beagle Accounts at any time for any reason by sending you a notice of termination by e-mail, by mail or other means of notification via Our Website.

In the event of the closure of your Beagle Account(s), Beagle will not issue any refund of the monthly subscription fee(s).

Payment Methods

You may elect to pay your Beagle subscription fee by ACH transfer from a specified bank account, certain debit or credit cards, or by your Beagle Account as described below.

i. Payment via Bank Account

As described in the Customer Agreements, Beagle will generally deduct the Beagle subscription fee from a specified bank account. Beagle may, as necessary and in its sole discretion, sell securities in your Beagle Account to generate free cash in order to deduct the subscription fee if the payment method via the specified bank account fails.

ii. Payment via Debit or Credit Card

Beagle accepts debit or credit cards for your convenience for the purpose of making your Beagle subscription payments. Debit or credit cards displaying the following brands on the front of the card can be used: Visa, Mastercard, and Discover Network.

Beagle may process a payment through various payment networks based on the debit or credit card brand utilized to pay for the Beagle subscription fee. Beagle may accept additional brands of debit or credit cards as it may permit from time to time and also may determine in its sole discretion to not accept one or more brands of debit or credit cards from time to time and at any time.

You will need to enter your card number, expiration date, security code from the back of your card (the CVV), and address where you receive your debit or credit card statement. By entering your information, you authorize Beagle to charge the Beagle subscription fee you owe pursuant to and in accordance with your account opening agreements and these Payment Terms and Conditions.

Beagle does not currently charge any fees for making a debit or credit card payment. We reserve the right, however, to impose fees for making a debit or credit card payment in the future and will provide you notice of any such change. Your financial institution may charge you a fee for making a debit or credit card payment.

Beagle engages a third-party institution, Plaid, Inc., to enable debit or credit card payments. By choosing to pay your Beagle subscription fee via a debit or credit card you authorize us to send your personal information, including but not limited to the information you provided on the card transaction, to Plaid, Inc. for the purpose of facilitating the payment. Any such personal

information may be collected and processed by Beagle and/or Plaid, Inc. (pursuant to the terms and conditions of their privacy policies and terms of use).

If all eligible payment methods you provide are declined for payment of your Beagle subscription fee, you must provide us a new eligible payment method promptly or your membership may be cancelled. If you provide us with a new eligible payment method and are successfully charged, your Beagle membership renewal date will be based on the original renewal date and not the date of the successful charge.