

SUPPLEMENTAL WITHHOLDING AND PAYMENT SERVICES AGREEMENT

Your use of the Withholding and Payment Services made available in Safehold's Better software (the "Software") shall be subject to the terms provided in this Supplemental Withholding and Payment Services Agreement ("**Supplemental Agreement**"), which incorporates by reference the terms and definitions recited in the General Terms of Service Agreement ("**General Terms**"). In the event of any conflicts between this Supplemental Agreement and the General Terms, the terms of the Supplemental Agreement shall control.

By using any Withholding and Payment Services or by otherwise indicating your consent to and agreement to abide by the General Terms or the Supplemental Agreement, you acknowledge that you have reviewed, understood, and agree to abide by the terms of this Supplemental Agreement, including any terms incorporated herein by reference, as well as all rules and guidelines shown within the Software, all of which are hereby incorporated hereto by reference. By accessing or using the Software, you further acknowledge that you have reviewed and understood our [Privacy Policy](http://www.heybetter.co) (accessible at www.heybetter.co, which is incorporated herein, and that you agree to the data collection, use, and sharing practices disclosed therein, whether or not you are a registered user of the Software. If you cannot agree to the Terms of this Agreement, you may not use or access the Software.

- 1. Description of Withholding and Payment Services.** The Withholding and Payment Services are a feature set of the Software that enables certain registered users to make periodic income withholdings by instructing the Bank to pull funds from Funding Accounts and deposit them into Custodial Accounts, and make tax-related payments by instructing federal or state tax agencies (each a "**Payee**") to pull funds from user Custodial Accounts and/or Funding Accounts in order to complete payments initiated using the Software. Safehold is not a bank, money transmitter, or Money Services Business ("**MSB**"), and we do not offer banking or MSB services as defined by the United States Department of Treasury. Funds are held and transmitted by MVB Bank, Inc., a West Virginia state bank with its principal office in Fairmont, West Virginia, telephone number (844) 682-2265 (the "**Bank**"). As a result, the Bank, and not Safehold, actually conducts the settlement of any transactions. You authorize us to communicate your Funding Account bank account and routing numbers to the Bank and to Payees in order to instruct them to pull funds from your designated Custodial Account and/or Funding Account to satisfy any withholdings or payments you request. You acknowledge and agree that the Bank its subsidiaries are third party beneficiaries of this

Agreement, and that, upon your acceptance of the terms and conditions of the Supplemental Agreement, the Bank will have the right (and will be deemed to have accepted the right) to enforce the Supplemental Agreement or the Bank Agreement against you as a third-party beneficiary thereof. Safehold does not at any point hold, own or control funds in connection with the Withholding and Payment Services, nor does Safehold transmit money or monetary value. Safehold does not actually or constructively receive, take possession of or hold any money or monetary value for transmission, and does not advertise, solicit or hold itself out as receiving money for transmission. The Bank is the party with sole responsibility for conducting the settlement of all funds. The Bank may require a direct agreement with you. If you are required to enter into such an agreement and decline to do so, we may be unable to render the Services and may suspend or terminate your User Account.

2. **Eligibility.** To be eligible to use the Withholding and Payment Services, you must be registered for a User Account to access or use the Software and be authorized to use the Withholding and Payment Services in connection with that User Account. You must also be an individual person at least 18 years of age and able to form legally binding contracts under applicable law, (ii) you must have a postal mailing address in the United States and a valid and active e-mail address, (iii) you must have a valid deposit account with a U.S. financial institution, and (iv) you must be a United States resident. You understand and acknowledge that the Withholding and Payment Services are provided for individual consumer use only, and may not be used to make payments on behalf of a company, business/commercial enterprise, or another person. You further agree that you will only use the Withholding and Payment Services to make withholdings and send payments on your own behalf and will not use the Withholding and Payment Services as an agent, guardian, conservator or guarantor for any other person or entity. To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

3. **Funding Account.** In order to use the Withholding and Payment Services, you must designate a valid deposit account with a U.S. financial institution as the account to which the payments transacted using the Withholding and Payment Services shall be charged or withdrawn from ("**Funding Account**") and provide certain information about the Funding

Account ("**Funding Account Information**"). By using the Withholding and Payment Services, you expressly authorize Safehold and/or the Bank to access the Funding Account Information on your behalf and as your agent solely for the purpose of providing the Withholding and Payment Services to you. You hereby authorize and permit Safehold and/or the Bank to use and store your Funding Account Information to accomplish the foregoing and to configure the Withholding and Payment Services so that they are compatible with the third-party sites for which you submit your Funding Account Information. You authorize the Bank to charge any of your Funding Account(s) in order to fund withholdings or payments that you initiate using the Withholding and Payment Services. Such charge may take the form of a Direct Check, an ACH Debit, or other form of funds transfer, in our and/or the Bank's sole discretion. You represent and warrant that you have the right to authorize Safehold to instruct Payees and/or the Bank to charge the Custodial and/or Funding Account for withholdings and payments you instruct Safehold to facilitate using the Withholding and Payment Services and you will indemnify and hold us harmless from any claims by any other owner of the account. You also agree that Safehold and/or the Bank are not responsible for any overdraft or insufficient fund situation or charge (including, but not limited to, finance charges, late fees or similar charges) caused by your failure to maintain a balance in the Funding Account that is sufficient to fund all payments you initiate. You further agree that Safehold and/or the Bank may charge a service fee for any returned payment, including, but not limited to, returns resulting from insufficient funds in your account, the fact that your account is closed, or because you provided incorrect account or routing information to us. You acknowledge that if there are insufficient funds in your account, we will not advance the funds to make payment to the Payee. You agree to promptly notify us in writing of any changes to your Funding Account information and authorize us to debit such account.

4. **ACH Transactions.** By initiating a withholding or payment using the Withholding and Payment Services, you authorize the Bank to draw funds from your Funding Account(s) into a custodial account operated by the Bank on your behalf ("**Custodial Account**"). You agree to maintain a balance or available credit limit in the Funding Account that is sufficient to fund all withholdings and payments you initiate including any applicable fees. You represent and warrant that you have the right to authorize Safehold and/or the Bank to charge the Custodial Account and/or Funding Account for withholdings and payments you initiate using the Withholding and Payment Services. For payments carried out using the ACH system, you hereby authorize the Bank to initiate and receive automated clearing

house debit and credit entries, adjustments to debit entries and credit entries to the Custodial Account and/or Funding Account to credit and/or debit the same to such accounts, and to provide various ACH services pursuant to the terms and conditions specified in this Supplemental Agreement and the Bank's policies. The ACH entries covered shall hereinafter be referred to as the "ACH Entries." Except as otherwise provided herein, terms shall have the same meanings as ascribed to such terms in the Operating Rules of the National Automated Clearing House Association, as in effect from time to time (the "**NACHA Rules**"). The Bank may act as an Originating Depository Financial Institution ACH for initiating and transmitting transactions you initiate using the Withholding and Payment Services. The Bank will have full control and continued oversight over any Bank custodial accounts, including all rights to manage the transactions and payments processed through such accounts. You hereby acknowledge that the Bank's Custodial Account shall be subject to legal/regulatory holds or suspension at any time by the Bank in accordance with the Bank's policies or procedures, this Supplemental Agreement, or as required by law or governmental authority, or on a case-by-case basis where the Bank believes a custodial account is being misused or used for an illegal or fraudulent purpose. Bank may disable access to ACH Services if in the sole discretion of the Bank certain customers have an unacceptable rate of unsuccessful transactions. Bank may from time to time establish one or more credit limits applicable to your ACH Entries. Upon notification from you of the occurrence of an error or omission with respect to an ACH Entry, Bank shall promptly furnish corrected ACH Entry(ies), unless the NACHA Rules prohibit the processing of the correct ACH Entry(ies). Bank's and/or Safehold's liability to you for claims arising out of the ACH Services performed by Bank pursuant shall be limited to the extent of errors and omissions which are caused by gross negligence or willful misconduct and which cannot be remedied through the processing of appropriate corrected ACH Entry(ies). Bank and/or Safehold do not guarantee timely delivery. Bank and Safehold shall have no liability to you as a result of any late delivery.

5. **PAYMENT DEADLINES. All payment instructions should be received by Safehold at least fourteen (14) days and in no event less than five (5) days prior to any corresponding tax or payment deadline. ACH instruction files will not be processed on Bank Holidays, which are identical to Federal Reserve Holidays.** It is your responsibility to schedule payments to arrive by your tax or payment deadline. If you select a processing date that causes payment to be delivered after your tax or payment deadline, Safehold and the Bank are not responsible for any late

charges that you may be charged by the Payee. Safehold and/or the Bank may set a maximum dollar amount for payment and/or refuse to permit any payment if they reasonably believe such refusal is necessary or advisable for security reasons, to prevent misuse of the Withholding and Payment Services, to prevent any payments prohibited by this Supplemental Agreement, or to prevent fraud or the commission of an illegal act. Safehold and/or the Bank are not responsible for any failure to complete or delay in completing any payment due to any of the following: your Funding Account does not contain sufficient funds to complete the payment; your Funding Account is closed or the charge is rejected or returned by your bank or financial institution; a Payee rejects or returns the payment for any reason; your equipment, software or any communications link is not working properly; the Withholding and Payment Services are unavailable and you know or we have told you about the problem before you submit the payment request; you have provided us with incorrect information about the Payee you wish to pay; the Payee mishandles or delays handling or posting any payment we send; circumstances beyond our control (for example, fire, flood, interference from an outside source, postal delays) prevent or delay the transfer or payment from being completed.

6. Editing Withholdings and Payments. Safehold and/or the Bank's ability to stop a withholding or payment request will depend on the manner in which the withholding or payment was initiated, the method of the withholding or payment, and whether or not the Bank or Payee has begun processing payment. Although we will make a reasonable effort to accommodate a stop withholding or payment request, we will have no liability for failing to do so unless there is an exception provided elsewhere in this Agreement. We may also require you to present your stop payment request in writing after contacting customer care. The charge for each stop payment will be the current charge for such stop payment and fund recovery service as set out in any applicable fee schedule or as disclosed otherwise.

7. Rejected or Returned Payments. When a payment request is made using the Withholding and Payment Services, the Payee is not required to accept it. You also understand that Payees, payment processors, or the mail/package delivery service providers may return withholdings or payments for various reasons. These reasons can include but are not limited to: the Payee's forwarding address has expired; the Payee's account number is not valid; the Payee is unable to locate your account with the Payee; or your account with the Payee is paid in full. You agree

that you will not hold Safehold or the Bank liable for any damages resulting from a Payee not receiving payment, or a withholding not being made using the Withholding and Payment Services for any reason. We use reasonable efforts to research and correct returned payments and deliver it to your Payee. Payments outstanding after a reasonable time based on the method of payment may be automatically voided by Safehold and/or the Bank and the payment amount credited to your Funding Account. You are responsible for reconciling your Account(s) and reviewing the status of your withholdings and payments. If we are unable to complete a withholding or payment for any reason, we may, in a method of our choosing and at our sole discretion, provide you with notice. We will, to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited or denied withholdings or payments to your Funding Account, or use other reasonable efforts to return such payment to you as permitted by law.

8. Inability to Access Funds from Funding Account. When you use the Withholding and Payment Services, you can request Safehold to instruct a Payee to pull funds from your Custodial Account and/or Funding Account(s). If your specified Funding Account cannot be accessed to complete a withholding or payment transaction you request for any reason (for example, non-sufficient funds, closed account, inability to locate account, or reversal by you and/or your bank), the transaction may not be completed. If Payees are unable to access funds from your specified Custodial Account or Funding Account for any reason, you agree that: you will reimburse Safehold immediately, upon demand, the transaction amount to the extent that Safehold sent a payment to the Payee on your behalf; you will reimburse Safehold for any fees imposed on us as a result of the transaction; if during the telephone call you make when you initiate a withholding or payment you agree that Safehold can rely on your verbal authorization for the payment method you select; you agree to give Safehold permission to record the call should any dispute arise regarding the Withholding and Payment Services; and you will reimburse us for any fees, including reasonable attorney fees, we incur in attempting to collect the amount of the transaction from you. Additionally, you agree that Safehold and/or the Bank may: (a) reverse any corresponding credit or direct deposits issued to you; (b) reverse any payments made to your Payee; (c) apply any money currently held by Safehold or the Bank to any amount owed to us; and (d) initiate electronic fund transfer from your account to collect any unpaid amounts and our fees. Safehold and/or the Bank are not responsible for any overdraft fees, over-the-limit fees, or insufficient fund charges (including finance charges, late fees, or similar

charges) that result from your failure to maintain a balance or available credit in the Funding Account that is sufficient to fund all payments you initiate using the Withholding and Payment Services. If Safehold is not able to recover all amounts owed to us, we may report this information to third parties, including consumer reporting agencies and financial institutions. Safehold reserves all rights to pursue all available legal remedies to recover allowed amounts.

9. **Fees.** There may be charges when you elect to use the Withholding and Payment Services. You agree to pay any fees for the Withholding and Payment Services you use. We reserve the right to amend our schedule of fees in our sole discretion.
10. **Payee Information; Authority.** You are responsible for confirming the accuracy of the information you provide about each withholding you initiate or payment you send, including the designated Payee, the amount of the withholding or payment, the sufficiency of the amount to cover owed taxes, and related information. You represent and warrant that Safehold and/or the Bank may send communication to the Payee on your behalf in connection with your use of the Withholding and Payment Services. By using the Withholding and Payment Services, you represent and warrant that you and each person you identify have consented to receive ongoing communication, including text messages from us. You expressly authorize us to share information and communicate with Payees about your use of the Withholding and Payment Services.
11. **Limits on Payees, Payment Amounts and Methods.** You acknowledge that certain Payees may not accept payment from all types of funding sources and that we may otherwise limit the payment methods available for a particular Payee. Additionally, Safehold may, at its discretion, impose limits on the number and amount of withholdings or payments, in aggregate, that you can send using the Withholding and Payment Services. Safehold may refuse to permit payment to any Payee if we reasonably believe such refusal is necessary or advisable for legal or security reasons. If you fail to maintain a balance in the applicable Funding Account that is insufficient to fund any withholding or payment that you initiate using the Withholding and Payment Services, Safehold may refuse to make any subsequent withholding or payment for as long as we determine to be necessary or appropriate. Safehold also reserves the right to refuse to make any payment on your behalf. Safehold reserves the right to select the method in which to remit funds on your behalf, and the method to return funds to you in the event your Funding Account is closed

or otherwise unavailable to us. The payment methods available through the Withholding and Payment Services may include, but are not limited to, electronic or paper check payments, your designated credit card, or payment via other form of funds transfer that Safehold may choose to employ. Payments to Payees outside of the United States, including its territories, are prohibited using the Withholding and Payment Services. The Withholding and Payment Services does not support payment to all types of government agencies.

12. Legal Compliance. You hereby represent and warrant to Safehold and the Bank that you are in compliance in all respects with, and will perform all of its obligations under this Supplemental Terms Agreement in accordance with all applicable domestic (federal, state or local) laws, statutes, ordinances, licenses, rules, regulations, regulatory guidance, operating rules of self-regulatory bodies (including, but not limited to, the National Automated Clearinghouse Association and credit and debit card networks) and other industry standards, judgments, demands, writs, injunctions, and orders or decrees (collectively and individually, "**Law**") applicable to your activities. If you violate any Law, you will be responsible for any damages caused to Safehold and/or the Bank. If any governmental authority imposes a fine on or otherwise causes any loss, damage or other harm to Safehold and/or the Bank arising out of or in connection with any action or inaction, Safehold and/or the Bank may charge the fine and all costs and expenses, including legal fees, arising out of or related to the fine whether or not the governmental authority acted in accordance with any Law applicable to it.

13. Restricted Activity. In addition to any restricted activities set forth in the General Terms, you hereby agree that you will not use the Withholding and Payment Services directly or indirectly in connection with any activities that will: breach this Agreement or any other applicable terms or policies of, or agreements with, the Bank; provide false or inaccurate information to the Bank, including but not limited to identity information; engage in transactions in states where it is unlawful to do so or where the Manager does not have permission to do so; engage or attempt to engage in illegal or fraudulent activities; engage in transactions resulting from the trade of any illegal goods, including but not limited to counterfeit goods, stolen goods, illegal or controlled substances, and substances that pose a risk to consumer safety (including synthetics, "potpourri not for human consumption", and other similar items); engage in transactions involving illegal services, including but not limited to counterfeit services, illegal gambling, Ponzi and/or pyramid schemes, and

money laundering; engage in transactions involving debt collection services; engage in transactions involving escort services; engage in transactions involving the purchase, sale, or exchange of virtual currency or provide a virtual currency marketplace or exchange, without the prior written consent of Safehold and/or the Bank; engage in transactions involving the purchase and/or sale of lottery tickets; engage in transactions regulated by FinCEN, including but not limited to money services business activities and payday lending, without the prior written consent of Safehold and/or the Bank; or engage in any activity that indicates, in the sole discretion of Safehold and/or the Bank, that there may be a high level of risk associated with that activity. In the event Safehold and/or the Bank determine in their sole discretion that additional information, documents, or materials are needed from you in order to verify that one or more of your activities are not restricted under this Supplemental Agreement, you agree to cooperate with Safehold and/or the Bank including any of their requests for additional information or inspection of documents and materials, without which cooperation you may be unable to use the Withholding and Payment Services or the Software.

14. Your Liability. You are solely liable for all withholding and payment errors you make while using the Withholding and Payment Services, including the following: you direct Safehold and/or the Bank to submit a payment to a Payee from the wrong Funding Account; you erroneously direct Safehold and/or the Bank to submit a payment to a Payee multiple times; you direct Safehold and/or the Bank to submit the wrong amount to a Payee; you direct Safehold and/or the Bank to submit a payment to the wrong Payee; or you change your mind about making a payment to a Payee after directing Safehold and/or the Bank to make the payment. You are responsible for all fees, fines, penalties, and other liability incurred by Safehold or the Bank you or a third party caused by or arising out of your breach of this Supplemental Agreement and/or your use of the Withholding and Payment Services. You agree to reimburse Safehold and the Bank for any and all such liability. In the event that you are liable for any amounts owed to Safehold and/or the Bank for a payment you authorized through the Withholding and Payment Services, Safehold and/or the Bank may immediately remove such amounts from or charge such amounts to your applicable Funding Account. If the applicable Funding Account does not have funds or available credit sufficient to cover your liability, you will be required to immediately add funds to the Funding Account or otherwise provide payment to Safehold and/or the Bank through other means. If you do not do so, Safehold and/or the Bank may

engage in collection efforts to recover such amounts from you. Safehold and/or the Bank do not have control of, or liability for the items that are paid for via the Withholding and Payment Services.

15. Indemnification. You agree to indemnify and hold Safehold and/or the Bank harmless, promptly after receipt of a written request from the Safehold and/or the Bank for such indemnification, for and against any and all liabilities, obligations, fraud losses, damages, penalties, actions, judgments, suits, costs (including without limitation the fees and the expenses of legal counsel to the Bank and internal expenses of the Bank), expenses, or disbursements of any kind or nature whatsoever and by whomsoever brought or caused (the "Indemnified Liabilities") which may be imposed upon, incurred by, or asserted against Safehold and/or the Bank, their officers, directors and employees in any way relating to or arising out of your material breach of this Supplemental Agreement or any other agreement between you and Safehold, the Bank, a representation or warranty of yours, transfer, any investigation or proceeding brought by any governmental authority whatsoever, any subpoena, order, levy, garnishment or request (an "Indemnification Event"). Upon the occurrence of an Indemnification Event, Safehold and/or the Bank will provide prompt written notice to you except where disclosure is prohibited by Law or Safehold and/or the Bank have been instructed by a governmental authority that disclosure would hamper an ongoing investigation.

16. Delays, Unauthorized Transactions, or Errors.

a. Payment Processing Delays and Protection for Late Fees. You acknowledge that some transactions may take longer to be credited to your account with the applicable Payee due to circumstances beyond Safehold's and/or the Bank's control, such as delays in handling and posting payments by Payees or financial institutions or errors with account information or funding instructions. When you send a payment to certain Payees, the payment may be treated as an authorization for the Payee to process your payment and complete the transaction. Some Payees may delay processing your payment, in which case the payment may be held as pending until the Payee processes your payment and your payment authorization will remain valid for up to 30 days. To help ensure that there is enough time for the applicable Payee to receive any payments you submit through the Withholding and Payment Services, you should submit payment instructions sufficiently in advance of any due dates. Before completing the transaction, you will be provided with an estimated delivery date for the payment. It is solely your responsibility to submit

payments so they arrive by the Payee's due date. Subject to the other provisions of this Agreement, Safehold will bear NO OBLIGATION TO YOU FOR ANY WITHHOLDING OR PAYMENT ERRORS, DELAYS, OR FAILURE. IF YOU DO NOT FOLLOW THESE RULES OR IF YOU DO NOT ALLOW ENOUGH TIME TO COMPLETE A WITHHOLDING OR PAYMENT, YOU ALONE ARE RESPONSIBLE FOR ANY PENALTIES OR LATE CHARGES ON THAT PAYMENT.

b. Errors or other Issues Regarding Payments. It is your responsibility to review all withholding and payment transactions initiated using the Withholding and Payment Services against account statements you receive from your bank or other financial institution, or against any tax filings. Your payment transaction information is included in the receipts we provide you. We may not send you a periodic statement listing transactions that you made using the Withholding and Payment Services. The transactions will appear only on the statement issued by your bank or other financial institution.

c. UNLESS WE INFORM YOU OTHERWISE, ALL QUESTIONS ABOUT TRANSACTIONS MADE THROUGH THE WITHHOLDING AND PAYMENT SERVICES MUST BE DIRECTED TO SAFEHOLD AND NOT TO THE BANK OR OTHER FINANCIAL INSTITUTION WHERE YOU HAVE YOUR ACCOUNT. SAVE THE RECEIPTS FROM OUR WITHHOLDING AND PAYMENT SERVICES, AND CHECK THEM AGAINST THE ACCOUNT STATEMENT YOU RECEIVE FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION. IF YOUR CREDENTIALS TO ACCESS THE WITHHOLDING AND PAYMENT SERVICES OR YOUR MOBILE DEVICE ARE LOST OR STOLEN, NOTIFY US AT ONCE USING THE CONTACT METHODS SPECIFIED IN THE GENERAL TERMS ABOVE.

d. Protection for Errors. Safehold and/or the Bank will use commercially reasonable efforts to render the Withholding and Payment Services transactions in accordance with this Supplemental Agreement and the Bank's policies. However, Safehold and/or the Bank will not be liable, for instance: if, through no fault of ours, you do not have enough money in your Funding Account to make a withholding; you do not have enough money in your Custodial Account to make a payment; a payment is rejected, returned, mishandled, or delayed by the Payee for any reason; you have provided Safehold with incorrect information about the Payee; the Funding Account you specify as the payment source is closed or the charge is rejected or returned by your bank or financial institution; due to any pre-announced unavailability of the Withholding and Payment

Services; due to fraud or attacks on our systems, service or the Withholding and Payment Services; due to third-party service providers; or due to circumstances beyond our control (for example, fire, flood, interference from an outside source, postal delays, or any failure by your computer, software, or Internet connection).

e. Unauthorized Transactions. If you have experienced a billing error or unauthorized transaction related to the Withholding and Payment Services, please contact us immediately.

f. You agree that you will not provide access to the Withholding and Payment Services to anyone other than yourself, and you will take reasonable precautions to safeguard your username and password ("Access ID") and keep it confidential. You agree to use the Withholding and Payment Services only for lawful purposes. You are responsible to provide at your own expense all necessary telephone lines, Internet connection and equipment needed to access the Withholding and Payment Services. You must maintain the confidentiality of your Access ID for the Withholding and Payment Services and you are responsible for all charges incurred under your Access ID, unless otherwise provided under these terms. The availability of the Withholding and Payment Services may be subject to interruption and delay due to causes beyond our reasonable control.

g. You agree to promptly update all your profile information, including, but not limited to, name, physical address, e-mail address and Funding Account information. Profile and User Account information may be updated by clicking on the Profile button in the application. Changes to your checking account number or bank routing number must be submitted in writing on a payment authorization form available through the application. We are not responsible for any mail we forward to your old mailing or e-mail address prior to receiving updated information from you. All changes made are effective immediately for scheduled and future payments paid from the updated Funding Account information. We are not responsible for any payment processing errors or fees if you do not update your account information, or if you do not provide accurate Funding Account or contact information.

17. Disclaimer of Warranty. YOU EXPRESSLY AGREE THAT USE OF THE WITHHOLDING AND PAYMENT SERVICES IS AT YOUR SOLE RISK, AND THAT THE WITHHOLDING AND PAYMENT SERVICES ARE PROVIDED "AS IS" WITH NO WARRANTIES WHATSOEVER, INCLUDING, WITHOUT

LIMITATION, WARRANTIES OF AVAILABILITY, RELIABILITY, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN NO EVENT WILL WE, OUR SERVICE PROVIDERS, AFFILIATES, AGENTS, OR ASSIGNS BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE WITHHOLDING AND PAYMENT SERVICES. IN ANY EVENT, OUR TOTAL, AGGREGATE LIABILITY TO YOU IS LIMITED TO THE AGGREGATE AMOUNT OF FEES YOU HAVE PAID FOR THE WITHHOLDING AND PAYMENT SERVICES DURING THE THREE (3) MONTHS PRECEDING THE EVENT GIVING RISE TO YOUR CLAIM.

- 18. Risk Monitoring; Unusual or Suspicious Transactions.** In an effort to manage our risk, we may monitor your transactions and processing activity for high-risk practices or for fraudulent transactions. We may also engage third-party service providers to assist in these efforts and other elements of the Withholding and Payment Services. If Safehold believes there is suspicious or unusual activity, Safehold may temporarily suspend your access to the Withholding and Payment Services or the Software. Suspicious or unusual activity includes, but is not limited to, changes in your average transaction amount or processing pattern or use of different payment accounts. Safehold may require additional documentation to promptly reinstate your access to the Withholding and Payment Services.
- 19. Changes to the Services and this Agreement.** We reserve the right to change the Withholding and Payment Services and this Supplemental Agreement, including fees, in our sole discretion and from time to time. If you do not agree to any amendment, you may stop using the Withholding and Payment Services and terminate this Supplemental Agreement as described below. Your use of the Withholding and Payment Services after you notification or implementation of any change(s) will constitute your agreement to such change(s). Further, the Services may, from time to time revise or update the applications, services, and/or related material. Such actions may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Supplemental Agreement as to all such prior versions of the applications, Withholding and Payment Services, and or related material and limit access to only the most recent revisions and updates.
- 20. Termination.** Safehold may terminate or suspend your access to the Withholding and Payment Services or the Software at any time. Neither

termination nor suspension shall affect your liability or obligations under this Agreement. In the event you or Safehold terminates your account, any payment(s) Safehold and/or the Bank have already processed before the requested termination date may be completed. You should verify payment directly with your intended Payee. Safehold is not responsible for any payments not completed by us as a result of termination.

21. In Case of Errors or Questions about a Payment. ALL QUESTIONS ABOUT PAYMENTS MADE USING THE WITHHOLDING AND PAYMENT SERVICES OR WITH YOUR ACCESS ID MUST BE DIRECTED TO US AND NOT TO THE BANK OR OTHER FINANCIAL INSTITUTION WHERE YOU HAVE YOUR FUNDING ACCOUNT. We are responsible for answering your questions about the Withholding and Payment Services and for resolving any errors in withholdings or payments made using the Withholding and Payment Services or with your Access ID. Your withholding or payment transactions will appear on the statement issued by the bank or other financial institution where you have your Funding Account. SAVE COPIES OF YOUR PAYMENT INSTRUCTIONS AND CHECK THEM AGAINST THE ACCOUNT STATEMENT YOU RECEIVE FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION. If you have any questions about one of these transactions, contact us as soon as possible at (707) 641-4904 or at support@heybetter.co

if you think that a payment shown on the statement for your Funding Account is in error or if you need more information about a payment shown on your statement.

22. Procedures for Investigating and Resolving Errors Involving Electronic Funds Transfers. If you think your statement is incorrect or you need more information about a Withholding and Payment Services transaction listed on the statement, we must hear from you no later than ninety (90) days after you received the FIRST statement issued by the bank or other financial institution where you have your Funding Account reflecting a problem or error involving an electronic funds transfer. We will extend this period by a reasonable time if you can show that a delay resulted from your initial attempt to notify the bank or other financial institution where you have your Funding Account. To contact us about errors or questions or transactions:

- a. Telephone us at (707) 641-4904
- b. Write us at: support@heybetter.co

When you write or call us, you must: tell us your name, user name, and/or the account number we issued to you; describe the payment and/or transfer you are unsure about (Payee name, account information, transaction date, transaction amount) and explain as clearly as you can why you believe it is an error or you need more information; tell us the dollar amount of the suspected error. We will use reasonable efforts to determine whether an error occurred within ten (10) Business Days after we receive your question or concern and will correct any service error promptly. If we need more time, we may take up to forty-five (45) days to investigate the question or concern. We will tell you the results within three (3) Business Days of completing our investigation.

[End]