

## **Current Build Fee-Free Overdraft Terms**

*Last updated: October 9, 2025*

Build Fee-Free Overdraft is an optional product that allows you to make eligible Current Build Credit Card transactions that would exceed your Spend Limit and the amount you have in your Secured Account. The Current Build Fee-Free Overdraft Terms ("Build Fee-Free Overdraft Terms") are contained within the Current Build Credit Card Agreement, and this document is a copy of such Build Fee-Free Overdraft Terms that is provided for your convenience. Any capitalized terms used but not defined in these Build Fee-Free Overdraft Terms will have the meanings assigned to them by the Current Build Credit Card Agreement.

### **A. Current Build Fee-Free Overdraft**

Current Build Fee-Free Overdraft ("Build Fee-Free Overdraft") is a feature that enables you to make transactions with your Card associated with your Card Account ("Eligible Transactions") that would exceed your Spending Limit and the amount you have in your Secured Account. Eligible Transactions do not include ATM transactions or other cash withdrawal transactions, peer to peer payments, cash equivalents, Current Pay transfers, all as determined in our sole discretion. For the avoidance of doubt, Build Fee-Free Overdraft does not require a check of your credit score.

### **B. Eligibility for Build Fee-Free Overdraft**

In order to be eligible for Build Fee-Free Overdraft, you must:

- Be 18 years of age or older;
- Maintain a Card Account in good standing; and
- Receive one Eligible Payroll Deposit of at least \$200.00 or more into your Current Account over the preceding 35-day period. "Eligible Payroll Deposits" means recurring deposits of your wages or compensation from sources such as your employer, payroll provider or government payer, including where you are acting as an independent contractor, of an amount and frequency determined by Current in its sole discretion. Certain deposits do not qualify as Eligible Payroll Deposits for the Paycheck Advance Service, including non-direct deposit ACH transfers, inter- or intra-bank peer-to-peer transfers, transfers made to debit cards from digital wallets or P2P services (PayPal, Venmo, Cash App, Zelle, Google Pay, Facebook Pay, or other similar services), mobile check deposits, and cash deposits.

We may add to or adjust these requirements at our discretion.

We may suspend or terminate your use of Build Fee-Free Overdraft if you fail to fulfill any of the eligibility requirements after you start using Build Fee-Free Overdraft. We may also terminate your access to Build Fee-Free Overdraft if you are in violation of any of the terms of this Agreement or any of the additional agreements that govern your Card Account and your relationship with Bank and Current, including, but not limited to, the Secured Account Agreement, Privacy Policy, and Electronic Communications Agreement (collectively, the "Additional Agreements"). Any termination or suspension of your access to Build Fee-Free Overdraft may continue until you cure the disqualification or violation, or we may terminate your access indefinitely. If your access to Build Fee-Free Overdraft is terminated, we will not approve any further Eligible Transactions. We reserve the right to suspend or terminate your use of Build Fee-Free Overdraft at any time in our sole discretion, including if we reasonably believe that you will not be able to repay Build Fee-Free Overdraft transactions.

### **C. Your Fee-Free Overdraft Limit**

Your ability to use Build Fee-Free Overdraft is restricted to the amount for which you qualify (the "Fee-Free Overdraft Limit"), which is determined by us in our sole discretion. Your Fee-Free Overdraft Limit applies to and is shared across all of the Fee-Free Overdraft products you are using, including the Fee-Free Overdraft feature associated with your Current deposit account(s). In other words, your use of the Fee-Free Overdraft feature on your Current deposit account(s) will decrease your Fee-Free Overdraft Limit on your Build Card, and vice versa. In addition, your Fee-Free Overdraft Limit may be increased or decreased by us from time to time at our sole discretion. Any attempt to conduct a transaction that would otherwise qualify as an Eligible Transaction will be restricted to the amount of your Fee-Free Overdraft Limit that is available. Your Fee-Free Overdraft Limit will be displayed to you in the Mobile App.

#### **D. Using and Repaying Build Fee-Free Overdraft**

You understand and agree that Build Fee-Free Overdraft allows you to make transactions with your Build Card that exceed your Spending Limit and the amount you have in your Secured Account. You promise to pay us all amounts you owe through your use of Build Fee-Free Overdraft, even if your access to Build Fee-Free Overdraft is suspended or if we have cancelled or terminated your access to Build Fee-Free Overdraft.

For each month you have incurred Eligible Transactions via Build Fee-Free Overdraft, your Billing Statements will show a New Balance and Total Due that reflects those Eligible Transactions, and these Eligible Transactions are required to be repaid on the same payment schedule as your regular Card transactions. If you are enrolled in AutoPay, by agreeing to these Build Fee-Free Overdraft Terms, you also authorize us to use any Funds in your Secured Account to satisfy any balance you incur through your use of Build Fee-Free Overdraft.

Each time you conduct an Eligible Transaction, you will receive Notification that we approved the transaction, including the amount of the Eligible Transaction and the updated Fee-Free Overdraft Limit you have remaining. We do not charge any additional interest or fees for using Build Fee-Free Overdraft.

For the avoidance of doubt, failure to repay your Build Fee-Free Overdraft balance may affect your credit. Either the Bank or Current will furnish information about you to credit reporting agencies. We will also use additional legal options available to us in order to collect the money you owe us.

While there is no fee to use Build Fee-Free Overdraft, fees for related services continue to apply according to the terms associated with such services.

#### **E. Disabling Build Fee-Free Overdraft**

You may disable Build Fee-Free Overdraft at any time. To do so, you may disable Fee-Free Overdraft within the Mobile App yourself, or you may contact us through the chat feature in the Mobile App or call us at 1-888-851-1172. Disabling Build Fee-Free Overdraft will also disable Fee-Free Overdraft on your Current deposit account(s). If you disable Build Fee-Free Overdraft, we may continue to exercise our rights to cure any outstanding Build Fee-Free Overdraft balance. If you continue to meet the eligibility criteria after you have disabled Build Fee-Free Overdraft, you may re-enable Build Fee-Free Overdraft at any time by re-enabling the function within the Mobile App or by contacting us through the chat feature in the Mobile App or calling us at 1-888-851-1172.

We may terminate these Build Fee-Free Overdraft Terms or suspend or terminate your use of Build Fee-Free Overdraft if you fail to maintain your Card Account in good standing or for any reason at any time upon notice required by applicable law. This may happen if we find out you

are violating these Build Fee-Free Overdraft Terms or the terms of any Additional Agreement. You agree that the Bank and Current are not liable to you or any third party for any costs, fees, or losses associated with the termination of your access to Build Fee-Free Overdraft, including but not limited to, inability to complete a purchase, insufficient funds fees, late fees, legal fees, third party charges, or any other charge.