UPDATED – JULY 26, 2026

Robinhood Platinum Visa® Card

Issued by Coastal Community Bank

Rates and Fees Table

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	**29.99%** This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	**29.99%** This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**29.99%** This APR will vary with the market based on the Prime Rate.*
Plan Fee for Pay Over Time Plans (Fixed Finance Charge)	A monthly fee of up to **2.00%** of each purchase placed in a Pay Over Time Plan based on the Pay Over Time Plan duration, the APR that would otherwise apply to the purchase, and other factors.
Penalty APR and When It Applies	None.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire Adjusted Statement Balance by the Payment Due Date each billing cycle. If your

	Robinhood Platinum Card account is opened as a result of upgrading an existing credit card account you have with us and your existing credit card account had a grace period on purchases at the time of the upgrade, we will not charge you any interest on purchases, including purchases transferred from your existing credit card account, if you pay your entire Adjusted Statement Balance by the Payment Due Date each billing cycle. If your Robinhood Platinum Card account is opened as a result of upgrading an existing credit card account you have with us and your existing credit card account did not have a grace period on purchases at the time of the upgrade, we will begin charging interest on purchases, including purchases transferred from your existing credit card account, on the date they are posted to your account.** We will begin charging interest on cash advances and balance transfers on the transaction date or the first day of the billing cycle in which the transaction is posted, whichever is later.
Minimum Interest Charge	None.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.**
Fees	
Annual Membership Fee	**$695.**
Transaction Fees	
Balance Transfers	None.
Cash Advance	Either **$10** or **5%** of the amount of each transaction, whichever is greater.
Foreign Transactions	None.
Penalty Fees	
Overlimit	None.

Late Payment	Up to **$40**.
Returned Payment/Check	Up to **$40**.

How We Will Calculate Your Balance: We use a method called “Average Daily Balance (including new transactions).” See your Cardholder Agreement for more details.

***How We Calculate Variable Rates:** We calculate variable APRs by adding a margin of 23.24% for Purchases, Balance Transfers and Cash Advances to the Prime Rate. The “Prime Rate” is the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the first day of your billing cycle. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your next billing cycle after the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

****Upgrades:** See your Cardholder Agreement for details about how an upgrade affects your grace period.

Authorized Users; Optional Fee: You may request that we issue a card to an authorized user. An authorized user may use your account for transactions. You may choose whether or not an authorized user has access to certain card benefits. If you choose to provide such access, we will charge you a fee of up to $395 for each authorized user card. If you choose not to provide such access, there is no charge for each authorized user card. Cards issued to authorized users will be made of non-premium materials, such as metal or plastic.

Replacement Card Fee: We have the right to charge you a replacement card fee of up to $100 per card (or such lesser amount as required by law) each time you request a replacement card made with premium materials, such as platinum. Replacement cards made of non-premium materials, such as plastic, are available for free.

EFFECTIVE August 06, 2026

YOUR CARDHOLDER AGREEMENT INCLUDES AN ARBITRATION AGREEMENT. PLEASE SEE BELOW FOR DETAILS.

ROBINHOOD PLATINUM VISA® CARDHOLDER AGREEMENT

This Robinhood Platinum Visa® Cardholder Agreement, together with your Robinhood Platinum Visa® Rates and Fees Table, Arbitration Agreement, and credit card application (collectively, this "Agreement") govern the use of the Robinhood Platinum Visa® Credit Card ("Card") and related credit account ("Account"). All of the separate documents governing the Account, and any future changes we may make to this Agreement, are part of this Agreement. Please read this Agreement and retain a copy for your records. You accept this Agreement, and it becomes effective, if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if and when you (or a person authorized by you) make a transaction using the card. Your use of the Card is your consent to be bound by the terms of this Agreement.

The Card is issued by Coastal Community Bank, pursuant to a license from Visa U.S.A. Inc. Coastal Community Bank is the creditor and Card issuer. As used in this Agreement, "we," "us," and "our" mean Coastal Community Bank, and any assignee of its rights. The words "you" and "your" mean all persons responsible for complying with this Agreement, including the applicant, the cardholder, any guarantor and the person to whom we address Account statements.

Where applicable, this Agreement supplements but does not replace the Robinhood Financial LLC and Robinhood Securities, LLC (collectively, "Robinhood") Customer Agreement or the Robinhood Gold Agreement (collectively, "Customer Agreements"). In the event of an inconsistency between this Agreement and the Customer Agreements, this Agreement shall govern and control your use of the Robinhood Platinum Visa® Credit Card and your relationship with us.

THIS AGREEMENT CONTAINS AN ARBITRATION AGREEMENT GOVERNED BY THE FEDERAL ARBITRATION ACT AND A WAIVER OF YOUR RIGHT TO BRING OR JOIN A CLASS PROCEEDING. THE ARBITRATION AGREEMENT REQUIRES THAT YOU MAY ONLY BRING CLAIMS ON AN INDIVIDUAL BASIS AND WILL PROHIBIT YOU FROM HAVING ANY CLAIMS AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW. BY SUBMITTING AN APPLICATION FOR AN ACCOUNT AND AGREEING TO BE BOUND BY THIS AGREEMENT, YOU AGREE TO RESOLVE ALL DISPUTES CONCERNING YOUR ACCOUNT(S) THROUGH ARBITRATION IF YOU OR WE ELECT TO USE ARBITRATION. YOU HAVE THE RIGHT TO REJECT THE ARBITRATION AGREEMENT AS SET FORTH BELOW WITHIN 60 DAYS OF OPENING YOUR ACCOUNT.

Use of the Card and Account: You may use the Card to make transactions only for personal, family or household purposes from any person or establishment accepting the Card (each such transaction, a "Purchase"), to obtain cash advances from us or obtain cash or cash equivalents (each such transaction, a "Cash Advance") and to take advantage of other features of the Card. Cash Advances include, but are not

limited to: (a) obtaining funds through an automated teller machine (ATM) or a financial institution; (b) purchasing a wire transfer, money order, foreign currency, precious metals, cryptocurrency, travelers checks or stored value load; (c) making a payment using a third party service or any other transaction that is a cash equivalent, including Peer-to-Peer (P2P) transfers; (d) purchasing lottery tickets, casino gaming chips (whether physical or digital), race track wagers or similar betting transactions including transactions on gambling apps or websites; or (e) engaging in any similar transaction. This Card is not to be used for business or commercial use.

If your account is eligible for balance transfers, you can find information on how to transfer balances in the Robinhood Banking mobile app.

You agree to use the Card and Account only for legal and lawful purposes. Neither the Card nor the Account may be used for the purpose of paying us on this or any other form of credit account you may have with us or another merchant. If you do use your Card for any such purpose, you will be in default under this Agreement and we may block such transactions and/or terminate your Account, but you still will be liable to us for all charges relating to such transactions and all other transactions on your Account at the time it is closed.

We reserve the right to deny any Purchase at any time for any reason. The Card is to be used only for personal use for purchases of consumer goods and services, and we reserve the right to decline transactions that we believe, in our sole discretion, are not made for that purpose. We also reserve the right to restrict use of the Cards to certain categories of consumer transactions based on factors such as the type of merchant, good, or service involved. We will not be liable to you (or anyone else) if any merchant or other person cannot or will not process a purchase permitted under this Agreement. Unless prohibited by applicable law, we may from time to time limit or restrict the type, number and dollar amount of any purchase, even if you have sufficient available credit to complete the purchase. We may also limit or restrict the merchants or terminals where you may use your Account or Card. We may change these limits or restrictions from time to time in our sole discretion. We are not responsible for any losses you incur if we do not authorize a charge.

Annual Membership Fee: We will charge an annual membership fee to your Account on your first statement after Account opening and each year after that. The amount of your annual membership fee is disclosed in your Rates and Fees Table and may be amended from time to time. Refer to the Robinhood Banking mobile app for the most up-to-date information about your Account. The annual membership fee will be added to the Purchase balance and may incur interest. We will charge the annual membership fee every year your Account is open whether or not you use your Account. The annual membership fee will not be charged after your Account is closed by you or us. The annual membership fee is nonrefundable unless you voluntarily close your Account by contacting us within 30 days of the date on which the annual membership fee is charged to your Account. Your payment of the annual membership fee does not affect our rights to close your Account or to limit use of your Account as set forth in this Agreement. Your billing statement will tell you how and when to close your Account to avoid paying the annual membership fee.

Pay Over Time: We may make Pay Over Time available to you, at our discretion. Pay Over Time is a feature of your Account that allows you to create a plan to pay for eligible Purchases in a fixed number of payments (a "Pay Over Time Plan" or a "POT Plan"). Your ability to use Pay Over Time will depend on the amount of your available credit, creditworthiness, and other factors. We may terminate or suspend your ability to use Pay Over Time at any time for any reason. We may limit the number of active POT Plans you may have and we may change this number at any time. An eligible Purchase for a POT Plan must be a Purchase of at least a specified dollar amount and does not include a Purchase already subject to promotional or introductory terms or a Purchase that is the subject of a dispute. Other exclusions may apply, as provided within the POT Plan creation experience.

POT Plan balances are subject to a Plan Fee. The Plan Fee is a fixed finance charge that will be charged each billing cycle that a POT Plan is active until it is paid in full. The Plan Fee will be calculated at the time each

POT Plan is created and will be based on the POT Plan duration, the APR that would otherwise apply to the Purchases, and other factors. The POT Plan Payment Amount (defined below), duration, and dollar amount of your Plan Fee will be disclosed to you at the time you create the POT Plan. The eligible Purchase you select to create a POT Plan will be converted to the POT Plan balance on the same day you create the POT Plan. POT Plans will not be subject to interest after POT Plan creation.

The POT Plan types and durations offered to you are at our discretion. You agree to manage your Account so that the total of your POT Plan balances (including Plan Fees, where applicable) is not more than your Credit Limit (defined below). You may not change or cancel a POT Plan after it has been created. We have the right to cancel a POT Plan and add the balance of any canceled POT Plan to the Purchase balance, in our discretion, to the extent permitted by applicable law.

Upgrades: If your Account is opened as a result of upgrading an existing credit card account you have with us, any purchase balance ("Pre-upgrade Purchases") and/or cash advance balance ("Pre-upgrade Cash Advances") on your existing credit card account, including any interest accrued up to the date the upgrade took effect (collectively, the "Upgrade Balance"), will be transferred to your Account and will be treated as Purchases and Cash Advances, respectively, under this Agreement. See the "When Interest Charges Begin" section of this Agreement for important information about paying interest when your Account is opened as a result of an upgrade.

Authorized Users; Optional Fee: You may request that we issue an additional card to someone authorized by you to access and use your Account (an "Authorized User"). You may choose whether or not an authorized user has access to certain card benefits. If you choose to provide such access, we will charge you a fee for each authorized user card (the "Authorized User Fee"). If you choose not to provide such access, there is no charge for each authorized user card. Cards issued to authorized users will be made of non-premium materials, such as metal or plastic. The amount of the Authorized User Fee is disclosed in your Rates and Fees Table and may be amended from time to time. Refer to the Robinhood Banking mobile app for the most up-to-date information about your Account. If applicable, Authorized User Fee(s) will be charged in the billing cycle in which you add the Authorized User to your Account and each year after that. Authorized User Fee(s) will be added to the Purchase balance and may incur interest. We will charge Authorized User Fee(s) every year your Account is open whether or not you or the Authorized User(s) use your Account. Authorized User Fee(s) will not be charged after your Account is closed by you or us or after the Authorized User is removed from your Account. Authorized User Fees are nonrefundable unless, within 30 days of the date on which an Authorized User Fee is charged to your Account, you voluntarily close your Account or remove the Authorized User by contacting us.

We reserve the right to refuse to add any individual to your Account as an Authorized User in our sole discretion. If we approve your request to issue a card to an Authorized User, use of your Account by that Authorized User is subject to the terms of this Agreement. You must obtain permission from each Authorized User before naming him or her as an Authorized User on your Account and make a copy of this Agreement available to each Authorized User. You must notify us to remove an Authorized User from your Account. You are responsible for paying us for all charges incurred by each Authorized User or by others authorized by an Authorized User, including all fees and charges resulting therefrom, even if the post date shown on your billing statement for that transaction occurs after the date you ask us to remove the Authorized User from your Account.

You and any Authorized Users added by you will be considered a single "Account" for purposes of the Robinhood Platinum Card Rewards Program. Please see the Platinum Card Rewards Program Rules for more details.

By adding an Authorized User to your Account, you allow us to discuss your Account with an Authorized User. This includes giving them access to your Account information and history. You also agree that an Authorized User may use and receive information about the Account the same way you do. You agree to give us certain personal information about each Authorized User. You must inform each Authorized User that you'll

give us that information and you must have each Authorized User's permission to do so. You must have permission from each Authorized User to allow us to share information about the Authorized User as allowed by applicable law. This includes information we may get from you, any Authorized User and/or from others. It also includes information about the Authorized User's transactions on the Account. Authorized Users may remove themselves from your Account upon request to us. We reserve the right to remove any Authorized User(s) from your Account for any reason at any time.

We may report information about this Account to credit bureaus in the Authorized User's name that may appear on their credit report. This could include information about late payments, overlimit amounts, returned payments or other violations of this Agreement. You must inform each Authorized User that we may report Account information in his or her name.

Promise to Pay: You promise to pay us for all amounts charged to the Account, including all transactions, interest, fees and charges charged to your Account. You are obligated to repay us for all transactions made using your Card by an Authorized User or by other people you or an Authorized User have authorized to use the Card even if their use of the Card exceeds the authorization given to them. If you let someone else use your Card, you are responsible for all transactions that person makes.

Servicer: Robinhood Credit, Inc. ("Robinhood Credit"), along with its partners and service providers, is the servicer of your Card and Account. In that capacity, Robinhood Credit may act on our behalf, perform our obligations, or enforce our rights under this Agreement. Robinhood Credit is a wholly owned subsidiary of Robinhood Markets, Inc.

Credit Limits: We will assign a maximum amount of credit to your account (your "Credit Limit"), and post it on your billing statement. We may cancel, change or restrict your Credit Limit at any time. Each transaction is considered for approval on an individual basis, including those above the Credit Limit. We may not approve all transactions. At our discretion, and subject to applicable law, we may change your Credit Limit at any time without advance notice to you. Part of your Credit Limit may be available for Cash Advances, and there may be a limit on the amount of Cash Advances you can take in a given period. We may change that limit from time to time, with or without notice, at our sole discretion. See "Use of the Card and Account" above for a list of transaction types that will be considered Cash Advances.

Payments:
Minimum Payment. Your Account will be on a monthly billing cycle. Each billing cycle, you must pay at least the minimum payment amount ("Minimum Payment") by the payment due date shown on your billing statement ("Payment Due Date"). Your Minimum Payment for each billing cycle includes, as applicable: (1) 1% of the total amount you owe us at the end of the billing cycle, including any Upgrade Balance ("New Balance") (excluding any new interest charges, POT Plan balances, and any Authorized User Fees), (2) new interest charges, (3) any amount due on a POT Plan (a "Pay Over Time Plan Payment Amount" or "POT Plan Payment Amount"), (4) any Authorized User Fees, and (6) any past due amounts. Your Minimum Payment will be the lesser of $25.00 or your New Balance. We round the Minimum Payment up to the nearest dollar.

If you make a payment greater than your Minimum Payment, this does not affect your obligation to make the Minimum Payment due on the next billing statement. Credits to your Account, such as from merchants, or statement credits in connection with the Platinum Card Rewards Program, are generally not considered payments and will not reduce your Minimum Payment.

Pay Over Time Plan Payment. The Minimum Payment will include any POT Plan Payment Amount each billing cycle. Your first POT Plan Payment Amount will be due in the billing cycle following the billing cycle in which the eligible Purchase you selected to create the POT Plan is converted to the POT Plan balance. You must pay the POT Plan Payment Amount each billing cycle for as long as any balance remains on the POT Plan. The POT Plan Payment Amount is calculated at the time you create a POT Plan and is based on the

amount of each Purchase selected to create the POT Plan, the number of payments in which you choose to pay the POT Plan balance in full, and the applicable Plan Fee.

The POT Plan Payment Amount will never be more than the amount of the POT Plan balance, which includes any applicable Plan Fee.

When Payments Are Due. We must receive at least the Minimum Payment due on your Account by the Payment Due Date of each billing cycle. Payments received after the Payment Due Date will be credited as of our next business day. Sometimes the available credit on your Account may not reflect your payment for up to five (5) business days; this typically happens if utilization is high or if we suspect fraudulent activity on your Account. Nonetheless, we will credit your payment to your Account as of the business day that we receive it.

We may accept late payments, partial payments, or any payments marked or specially designated as being payment in full or as being similarly in settlement of any dispute, without losing any of our rights under this Agreement or under the law to collect all amounts due and payable on your Account. Our acceptance of such payments does not mean we agree to change this Agreement in any way.

Payment Options. You can pay using the Robinhood Banking mobile app or by setting up automatic payments. Your payment must be made in U.S. dollars with an electronic payment authorization.

Payment Allocation. We will apply the required Minimum Payment to balances on your Account using any method we choose, in accordance with applicable laws and regulations. Although your Minimum Payment will be applied in any order at our discretion, payments in excess of the Minimum Payment will be applied to balances with the highest Annual Percentage Rate (APR) first and then to lower rate balances in descending order of APR. This means that if you want to pay off a balance with a lower promotional APR, you must first pay off all of your other balances with higher APRs.

Calculation of Finance Charge and Average Daily Balance:
Daily Periodic Rates. The daily periodic rates for Purchases, balance transfers, and Cash Advances are based on the APR for Purchases, balance transfers, and Cash Advances, respectively. The daily periodic rates for Purchases, balance transfers, and Cash Advances may be adjusted monthly. The current daily periodic rate for Purchases, balance transfers, and Cash Advances on your Account is calculated by taking the applicable APR divided by 365 (“Daily Periodic Rate”).

How We Calculate Interest. We use the Average Daily Balance (“ADB”) method (including new transactions) to calculate interest on your Account. We calculate the interest charge for each type of balance on your Account by applying the Daily Periodic Rate to the ADB. Then, we multiply this amount by the number of days in the billing cycle.

Interest charge = Daily Periodic Rate x ADB x number of days in the billing cycle.

The ADB for each balance on your Account is calculated separately, starting with the beginning balance on the first day of each billing cycle. The beginning balance on the first day of the billing cycle includes the following:

- The prior billing cycle’s ending balance, which includes unpaid interest and any applicable unpaid fees posted to your Account in the prior billing cycle, and

- Any late payment fees posted in the current billing cycle that are related to a late payment in the prior billing cycle.

To get the ADB for each balance on your Account, we take the beginning balance each day and add any new transactions and fees. Then, we subtract any payments or credits. Except for the first day of each billing cycle,

we add interest equal to the previous day's balance multiplied by the Daily Periodic Rate. (This means interest is compounded daily.) This gives us the daily balance. Any daily balance that is a credit balance will be treated as zero. Then, we add up all the daily balances for the billing cycle. We divide this amount by the number of days in the billing cycle. This gives us the ADB.

ADB = sum of daily balances ÷ number of days in the billing cycle.

When Interest Charges Begin: Your Payment Due Date is at least 21 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay any POT Plan Payment Amount plus your entire New Balance, excluding any POT Plan balances (the "Adjusted Statement Balance"), by the Payment Due Date each billing cycle. This is the "grace period" on Purchases. If you do not pay your Adjusted Statement Balance in full by the Payment Due Date, we may charge you interest on your Purchases from the date they are posted to your Account. You also may not have a grace period on Purchases again until you pay the Adjusted Statement Balance in full by the Payment Due Date two billing cycles in a row.

If your Account is opened as a result of upgrading an existing credit card account you have with us and your existing credit card account had a grace period on purchases at the time of the upgrade, we will not charge you any interest on Purchases, including Pre-upgrade Purchases, if you pay your entire Adjusted Statement Balance by the Payment Due Date each billing cycle. If your Account is opened as a result of upgrading an existing credit card account you have with us and your existing credit card account did not have a grace period on purchases at the time of the upgrade, we will begin charging interest on your Purchases, including Pre-upgrade Purchases, from the date they are posted to your Account. You will not have a grace period on Purchases again until you pay the Adjusted Statement Balance in full by the Payment Due Date two billing cycles in a row.

There is no grace period for Cash Advances or balance transfers. We will begin charging interest on Cash Advances, including Pre-upgrade Cash Advances, and balance transfers on the transaction date or the first day of the billing cycle in which the transaction is posted to your Account, whichever is later.

Preauthorized Recurring Merchant Transactions: You may authorize a merchant to automatically initiate a transaction on a recurring basis to your Account. Upon the issuance by us of a new Card with a new Account number or expiration date, you may be required to contact the merchant to provide such updated information in order to continue the recurring transactions. We may, but are not required to, provide updated information to the merchant at our discretion. It is your responsibility to contact the merchant if you want to cancel automatic billing.

Foreign Currency Transactions: If you make a transaction using your Account in a foreign currency (including, for example, online purchases from a merchant located outside of the U.S.), the transaction will be converted to U.S. dollars based on a rate selected by VISA U.S.A. Inc. (or any of its affiliates) from the range of rates available in wholesale currency markets for the applicable central processing date (which may vary from the rate VISA U.S.A. Inc. itself receives) or the government-mandated rate in effect for the applicable central processing date. The currency conversion rate used by VISA U.S.A. Inc. (or any of its affiliates) on the currency conversion date may differ from the exchange rate in effect on the day you made the transaction or on the day the transaction is posted to your Account.

Events of Default: Subject to applicable law, we may consider your Account in default at any time if: (1) you fail to pay at least the Minimum Payment by the Payment Due Date; (2) you attempt to engage in a transaction that exceeds the Credit Limit; (3) you make a payment that is returned unpaid to us for any reason; (4) you breach any term under this Agreement; (5) we determine that any statement made by you to us in connection with this Agreement or your credit card application was false or misleading; (6) you breach any terms under any other agreement that you have with us, Robinhood or with any of their affiliates; (7) you file for bankruptcy or some other insolvency proceeding is filed by or against you; (8) you are declared incompetent or mentally incapacitated, or in the event of your death; or (9) we have any reason to believe you may not be creditworthy.

Default Remedies: Upon your default and subject to any limitations or requirements of applicable law: (1) we may declare the entire amount you owe us immediately due and payable and/or suspend or cancel your Account privileges; and (2) you agree to pay all reasonable costs, including all court costs plus all reasonable attorneys' fees if we must refer your Account for collection to any attorney who is not our employee.

Entire Agreement: You acknowledge that this Agreement, as amended (which includes your Rates and Fees Table, Arbitration Agreement, and credit card application) constitutes the entire agreement between you and us with respect to the Account and the Card, and supersedes and may not be contradicted by evidence of any prior or contemporaneous written or oral communication or understanding between you and us concerning the Account or the Card.

Waiver: Our failure to exercise any of our rights under this Agreement, or our waiver of our rights on any one occasion, shall not constitute a waiver of such rights on any other occasion. We will not lose our rights under this Agreement because we delay in enforcing any of them.

Customer Privacy: Our privacy policy is provided separately in accordance with applicable law and can also be viewed online at about.robinhood.com/legal.

Assignment: We may at any time and without notifying you, sell, transfer or otherwise assign your Account or any Account balances to any party at any time. You may not assign or transfer your Account or any of your rights and obligations under this Agreement. Any such assignment or transfer by you will be void.

Change of Terms: We may change the terms of this Agreement at any time, including any additions or deletions to the terms in this Agreement. These changes may apply to existing and future balances on your Account as of the effective date of the change to the extent permitted under applicable law. We will give you advance written notice of any change and a right to reject the change if required by law. We may require you to close your Account or take other actions if you reject the changes. Any change to any term of this Agreement will not excuse your obligation to pay all amounts owed under this Agreement.

Special Offers: At our option, we may make a special offer to you at any time. A special offer may apply for a limited period of time and may be extended to certain cardholders based on criteria that we may determine in our sole discretion. Each special offer will be governed by the terms of that offer and this Agreement. We will provide you the terms applicable to a special offer at the time we offer it to you. Special offer terms may temporarily modify certain terms of this Agreement for qualifying payments or transactions. All other terms of this Agreement remain unchanged. Any such special offer will not limit or affect any of our rights we have under this Agreement or applicable law.

Suspension/Revocation/Cancellation: Subject to applicable law, we may suspend, revoke or cancel your Account privileges, your right to use the Card, or deny any transaction, in our sole discretion at any time, with or without cause and with or without giving you notice. Any such actions on our part will not affect your obligation to pay us the outstanding balance, interest and fees under the terms of this Agreement. We are not liable for any refusal to honor your Card or Account, or for the retention of your Card by any person or entity. If we revoke or cancel the Card, you must destroy the Card or return the Card to us at our request. If a merchant that accepts Cards asks you to surrender an expired or revoked Card, you must do so. You may not use a Card after it has expired or after it has been revoked or canceled. You may cancel your Account at any time. If you ask us to cancel your Account but we believe you have continued to use your Account after the date of cancellation, we may consider such use as your request for reinstatement of your Account. We may then reinstate your Account and, if applicable, any cards issued to Authorized Users on your Account. We may charge you any applicable annual membership fee and Authorized User Fees associated with reinstating your Account.

Severability: Subject to the Arbitration Agreement: (1) if any part of this Agreement conflicts with applicable law, that law will control, and this Agreement will be considered changed to the extent necessary to comply

with that law; and (2) if any part of this Agreement is determined by a court of competent jurisdiction to be invalid, the remainder of this Agreement will remain in effect.

Events Outside of Our Control: We do not guarantee that you will always be able to make transactions with your Card or that your Card will always be accepted when you attempt to use it. We are not responsible and will not be liable for any Card or other failures resulting from events outside of our reasonable control.

Communications: To the extent permitted by applicable law, you agree that we have your express written permission and consent authorizing us, our affiliates, servicer, agents, assigns, marketing associates and service providers (collectively, the "Messaging Parties") to contact you using automatic telephone dialing systems, artificial or prerecorded voice message systems, text messaging systems and automated email systems in order to provide you with information about this Agreement or your Account, including, but not limited to information about upcoming Payment Due Dates, missed payments and returned payments. You authorize the Messaging Parties to make such contacts using any telephone numbers, email addresses, or mailing addresses you supply to any of the Messaging Parties or that we obtain through any legal means. You understand that anyone with access to your telephone or email account may listen to or read the messages the Messaging Parties leave or send you, and you agree that the Messaging Parties will have no liability for anyone accessing such messages. You further understand that, when you receive a telephone call, text message or email, you may incur a charge from the company that provides you with telecommunications, wireless and/or internet services, and you agree that the Messaging Parties will have no liability for such charges except to the extent required by applicable law. You expressly authorize the Messaging Parties to monitor and record your calls with the Messaging Parties.

Credit Reports: You understand and agree that we may obtain a consumer credit report in connection with your request for credit and in connection with any updates, renewals or extensions of any credit as a result of your request. If you ask, you will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report. You understand and agree that we may obtain a consumer credit report in connection with the review or collection of any transaction on your Account or for other legitimate purposes related to such transactions. California Residents - you agree to waive your right to keep confidential from us information under Section 1808.21 of the California Vehicle Code.

Information Reporting: We may report information about your Account to other creditors, other financial institutions and credit bureaus. Late payments, missed payments, returned payments, or other defaults on your Account may be reflected in your credit report as well in the credit report of any Authorized User you add to your Account.

Inaccurate Information: You have the right to dispute the accuracy of information we have reported. If you think any information about your Account that we have reported to a credit bureau is incorrect, you can notify us by writing to us at the Notice Address provided below, Attn: Credit Reporting. Include your name, address, Account number, telephone number and a brief description of the issue. If available, please include a copy of the credit report in question. We will research your issue and will let you know if we agree or disagree with you. If we agree with you, we will contact the consumer reporting agency we reported to and request a correction.

Notices and Change in Information: You must send any notices to Robinhood Credit, Inc., 85 Willow Road, Menlo Park, CA 94025, Attn: Notice ("Notice Address"). To the extent permitted under applicable law, any notice you send us will not be effective until we receive it and have had a reasonable opportunity to act on such notice. Any written or electronic correspondence we send to you will, however, be effective and deemed delivered when mailed to you at your mailing address or your email address if you have authorized electronic communications, in each case as it appears on our records. You must notify us of any changes to your name, mailing or email address, cell phone or home telephone number within 15 days of such change. You can notify us by writing to Robinhood Credit at the Notice Address provided above, Attn: Change of Info. All bankruptcy

notices and related correspondence to us may be sent to us at Robinhood Credit at the Notice Address provided above, Attn: Bankruptcy Notice.

Identity Theft: If you believe that you have been the victim of identity theft in connection with your Account, contact us via email at creditfraud@robinhood.com to request an Identity Theft Affidavit. If a police report was filed, please submit it with the written statement in the form we provide you alleging that you are the victim of identity theft for a specific debt. Once we receive your documentation, we will cease debt collection activity until we have reviewed the materials, determined that the debt is still collectible, complied with all obligations described in the Billing Rights Notice below and sent you a written notice describing the basis for our determination.

Lost or Stolen Card: You agree to promptly notify us if you believe that your Card has been lost or stolen or that someone has used or may use your Card or Account without your permission. You agree to assist us in determining the facts, circumstances and other pertinent information related to any loss, theft or possible unauthorized use of your Card or Account and to comply with such procedures as we may reasonably require in connection with our investigation, including the filing of one or more reports with the appropriate law enforcement authorities. Subject to applicable law, you acknowledge and agree that we may terminate our investigation if you fail to provide us with any such assistance or to comply with such procedures, and we otherwise have no knowledge of facts confirming the unauthorized use of your Card or Account. In such circumstances, we will deem any such use as having been authorized by you and you will be liable for the amount of any transactions plus interest charges and fees incurred with any such use.

Military Lending Act Notice: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If you are covered by the Military Lending Act, (i) then you are not bound by the Arbitration Agreement below, and (ii) notwithstanding anything to the contrary in this Agreement, to the extent required by the Military Lending Act, nothing in this agreement will be deemed a waiver of the right to legal recourse under any otherwise applicable provision of state or federal law. To receive this information verbally or for questions, please call (855) 903-1179.

Governing Law: Except as provided in the Arbitration Agreement below, this Agreement and your Account are governed by federal law and, to the extent state law applies, the laws of Washington without regard to its conflicts of law principles.

Inadvertent Overcharges: It is not our intention to charge any interest charges, fees or other amounts in excess of those permitted by applicable law or this Agreement. If any interest charge, fee or other amount is finally determined to be in excess of that permitted by applicable law or this Agreement, the excess amount will be credited to your Account or refunded to you.

Collection Proceedings: To the extent permitted by applicable law, you agree that, in any collection proceeding by us, our servicer, or a direct or indirect purchaser of your indebtedness to us, unless you provide affirmative evidence, sufficient to the finder of fact, that our business records are incorrect, the records we maintain in the ordinary course of business, including monthly statements and/or summaries of information in our computer records, certified by any custodian of our records as accurate reflections of statements or information in our business records, provide adequate proof of the amounts due hereunder.

Headings: The section captions of this Agreement are inserted only for convenience and are in no way to be construed as substantive parts of this Agreement.

ARBITRATION AGREEMENT

PLEASE READ THIS ARBITRATION AGREEMENT CAREFULLY. IT PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. UNLESS YOU PROMPTLY REJECT IT, THE ARBITRATION AGREEMENT WILL HAVE A SUBSTANTIAL EFFECT ON YOUR RIGHTS IN THE EVENT OF A DISPUTE. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS, REPRESENTATIVE, OR CONSOLIDATED PROCEEDING, WHETHER IN COURT OR IN ARBITRATION. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Maintaining good relationships with our customers is very important to us. Most account owner concerns can be resolved by contacting customer support in the Robinhood Banking mobile app. In the event that we are unable to resolve a concern to your satisfaction, this section explains the procedures by which any dispute between you and us can be resolved.

Definitions: The following definitions apply to this Arbitration Agreement, even if terms defined in this Arbitration Agreement are defined differently elsewhere in this Agreement: (1) “We,” “us”, and “our” mean Coastal Community Bank, any subsequent holder of this Agreement, and Robinhood Credit, and each term includes the parents, subsidiaries, affiliates, and successors of such company, as well its officers, directors, agents, and employees, and any person or entity named as a co-defendant with us in a Claim asserted by you; (2) “You,” “your”, and “yours” include the owner of an Account, any other person with authority to use your Account, and any person who claims a right or interest in your Account. The definitions of other terms not included in this section can be found within this Arbitration Agreement.

Agreement to Arbitrate: Either you or we may elect to arbitrate or require the other party to arbitrate any Claim (as defined below) pursuant to this Arbitration Agreement. IF YOU DO NOT REJECT THIS ARBITRATION AGREEMENT, YOU AND WE AGREE AND UNDERSTAND THAT, FOR A DISPUTE SUBJECT TO ARBITRATION, (1) YOU AND WE ARE GIVING UP THE RIGHT TO HAVE OUR DISPUTE HEARD BY A JUDGE OR JURY, OR OTHERWISE BE DECIDED BY A COURT OR GOVERNMENTAL TRIBUNAL AND (2) THIS ARBITRATION AGREEMENT PRECLUDES YOU AND US FROM PARTICIPATING IN A CLASS ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR A CLASS MEMBER, AND FROM JOINING OR CONSOLIDATING THE CLAIM(S) WITH THE CLAIMS OF OTHER PERSONS.

Governing Law: This Arbitration Agreement is governed by the Federal Arbitration Act (“FAA”), 9 U.S.C. §§ 1 et seq., with respect to both substance and procedure, and not by any state arbitration law, except the law of the state of Washington will govern issues relating to the formation, validity, and enforceability of this Arbitration Agreement.

Claim: A “Claim” is any unresolved claim, dispute or controversy between you and us, whether past, present or future, arising out of or related to this Agreement, your Account, products or services governed by this Agreement, or any relationships resulting from this Agreement or your Account. “Claim” has the broadest possible meaning, and includes, but is not limited to, (i) initial claims, counterclaims, cross-claims and third-party claims; (ii) claims, regardless of what legal theory they are based on or what remedy, whether based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief), (iii) claims by or against any third party using or providing any product, service or benefit in connection with any Account, (iv) claims that arise from any Account created under this Agreement, any balances in any such account, any transactions made or attempted to be made to or from any such Account, advertisements, promotions, or statements related to any such Account, benefits or services related to having any such Account, and your application for any such Account. The only exception to arbitration of Claims is that both you and we have the

right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis.

Any disputes regarding whether any Claim is subject to arbitration and/or the scope of this Arbitration Agreement shall be decided by a court, not the arbitrator.

Commencing an Arbitration: To start an arbitration, the party electing arbitration must notify the other of such election. This notice may be given before or after a lawsuit has been filed concerning the Claim or with respect to other Claims brought later in the lawsuit, and it may be given by papers filed in the lawsuit such as a motion to compel arbitration. If you elect arbitration, you must notify us in writing at Robinhood Credit, Inc., 85 Willow Road, Menlo Park, CA 94025, Attn: Credit Card Arbitration. Your notice must include your name, address, and Account number. If we elect arbitration we will notify you in writing at your last known address we have on file for you.

Binding Arbitration: Binding arbitration is a means of having an independent third party (the arbitrator) resolve a dispute without using the court system, judges or juries. Either you or we may elect to resolve any Claim by binding arbitration. Each arbitration, including the selection of the arbitrator, shall be administered by the American Arbitration Association ("AAA"), according to the Consumer Arbitration Rules of the AAA in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules with respect to mass arbitration matters. A single arbitrator will conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator will conduct each mass arbitration case. If there is a conflict between the applicable AAA rules and procedures and this Arbitration Agreement and/or this Agreement, this Arbitration Agreement and this Agreement will control. If the AAA is unable to handle the Claim for any reason, the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA), pursuant to the AAA rules of procedure. No company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in this Arbitration Agreement. If you have a question about the AAA, you can contact them as follows: American Arbitration Association, 1633 Broadway 10th Floor, New York, NY 10019, www.adr.org.

Powers and Qualifications of Arbitrators and Arbitration Procedures: All arbitrators will be required to be practicing attorneys or retired judges and will be required to be experienced and knowledgeable in the substantive laws applicable to the subject matter of the dispute. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and privilege rules that would apply in a court proceeding, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs, subject to the terms of this Agreement, to the extent permitted by applicable law. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. Unless appealed, the arbitration ruling will be considered final, binding, and enforceable by any court having jurisdiction. A party may file a notice of appeal pursuant to and governed by the AAA's Optional Appellate Arbitration Rules. A party may only appeal on the grounds that the arbitration award is based upon (i) an error of law that is material and prejudicial (reviewed de novo) and/or (ii) determination of facts that are erroneous (reviewed for clear error). The appeal tribunal shall render its decision exclusively on the record before the arbitrator. For the avoidance of doubt, and consistent with AAA Optional Appellate Arbitration Rule A-19, under no circumstances shall the appeal tribunal order a new arbitration hearing or send the case back to the original arbitrator.

Costs and Fees: Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately

rules in your favor, you will be entitled to reimbursement by us for all fees you paid to the AAA. If you cannot obtain a waiver of the AAA's or arbitrator's filing, administrative, hearing and/or other fees, we will consider in good faith any written request by you for us to bear such fees. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party.

Class Action Waiver: Claims in arbitration will proceed on an individual basis, on behalf of the named parties only. **YOU AGREE NOT TO SEEK TO PROCEED ON ANY CLAIM IN ARBITRATION AS A CLASS CLAIM OR CLASS ACTION, PRIVATE ATTORNEY GENERAL PROCEEDING, OR OTHER REPRESENTATIVE OR CONSOLIDATED PROCEEDING. YOU AGREE NOT TO BE PART OF, OR REPRESENTED IN, ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE. YOU AGREE NOT TO SEEK ANY AWARD OR REMEDY IN ARBITRATION AGAINST OR ON BEHALF OF ANYONE WHO IS NOT A NAMED PARTY TO THE ARBITRATION, INCLUDING BUT NOT LIMITED TO PUBLIC INJUNCTIVE RELIEF.** The arbitrator shall have no authority to conduct any class, private attorney general or other representative proceeding, and the arbitrator may not award relief for the benefit of non-parties, including public injunctive relief. Any question regarding the enforceability or interpretation of this "Class Action Waiver" section shall be decided by a court and not the arbitrator. If a court determines that any of the terms of this "Class Action Waiver" section is legally unenforceable for any reason, the court's determination shall be subject to appeal, and you and we agree that the arbitration and litigation shall proceed as follows: (i) all Claims for which arbitration is legally enforceable must be filed and adjudicated in arbitration; (ii) any Claims for which arbitration is not legally enforceable will be decided through litigation in court; (iii) any Claims that are to be decided through litigation in court will be stayed pending completion of the arbitration of all other Claims; and (iv) when litigation in court resumes, the court will not be bound by any determination made by the arbitrator.

Rights Preserved: This Arbitration Agreement and the exercise of any of the rights you and we have under this Agreement does not stop you or us from exercising any lawful rights either of us has to use other available remedies; to comply with Legal Process; to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court of appropriate jurisdiction; or to bring an individual action in court that is limited to preventing the other party from using or obtaining any provisional or self-help remedies and that does not involve a request for damages or monetary relief.

In California: If an action or proceeding is initiated before any court in California and neither you nor we request that the dispute be submitted to arbitration, then, upon motion by either you or us, the dispute shall be heard by an active attorney or a retired judge selected by the AAA who is then appointed by the court in which the action commenced, according to the reference provision of the California Code of Civil Procedure, Section 638 et seq. This reference process is not subject to a trial by jury; the trial is conducted before the active attorney or retired judge under California law.

Enforcement: You or we may bring an action, including a summary or expedited motion, to compel arbitration of Claims subject to arbitration, or to stay the litigation of any Claims pending arbitration, in any court having jurisdiction. Such action may be brought at any time, even if such claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Any dispute concerning the validity or enforceability of this Arbitration Agreement must be decided by a court; any dispute concerning the validity or enforceability of the Agreement as a whole is for the arbitrator. Failure or forbearance to enforce this Arbitration Agreement at any particular time or in connection with any particular Claims will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any additional or different agreement between you and us regarding arbitration must be in writing.

Survival and Severability of Terms: This Arbitration Agreement shall survive: (1) termination or changes in the Agreement, the Account, or the relationship between you and us concerning the Account; (2) the bankruptcy of any party; and (3) any transfer, sale or assignment of your Account, or any amounts owed on

your Account, to any other person or entity. If any portion of this Arbitration Agreement (except for the "Class Action Waiver" section set forth above) is deemed invalid or unenforceable, the remaining provisions of the Arbitration Agreement shall remain in force. No portion of this Arbitration Agreement may be amended or waived absent a written agreement between you and us.

RIGHT TO REJECT: You may reject this Arbitration Agreement by mailing a signed rejection notice to Robinhood Credit, Inc. at 85 Willow Road, Menlo Park, CA 94025, Attn: Credit Card Account Arbitration Rejection Notice, within sixty (60) calendar days after (i) your Account is opened or (ii) you apply for an Account but the Account is not opened. Any rejection notice must include your name, address, email address, telephone number and, if your Account is opened, your Account number. This is the only manner in which you can reject this Arbitration Agreement. Any other method, form, or means of rejection will be treated as being invalid or ineffective. Requests to reject this Arbitration Agreement that are made more than sixty (60) calendar days after opening your Account also are invalid. If you already have pending litigation or arbitration against/with us when you reject this Arbitration Agreement, any such rejection request will not apply to that litigation or arbitration. If you validly reject this Arbitration Agreement: only a court may be used to resolve any Claim; your rejection will not affect any other provision of the Agreement; and your rejection will apply only to this Arbitration Agreement and not to any other arbitration agreement or any accounts for which the rejection period has already passed.

STATE NOTICES

All Accounts, including California and Utah Residents: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

California: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. As required by law, you are hereby notified that a negative credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Delaware: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Ohio: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse is also a Wisconsin resident. Please provide this information to us at Robinhood Credit, Inc., 85 Willow Road, Menlo Park, CA 94025.

South Dakota: If you believe there have been any improprieties in making this loan or in the lender's loan practices, you may contact the South Dakota Division of Banking at 1714 Lincoln Ave., Suite 2, Pierre, SD 57501, or by phone at 605.773.3421.

Maryland: You, the buyer, may cancel this contract at any time prior to midnight of the third business day after the date of the transaction. See the attached notice of cancellation for an explanation of this right. If you believe that we have violated Subtitle 19 of the Maryland Credit Services Business Act, you have the right to

file a complaint pursuant to MD Commercial Law Code § 14-1911. This complaint should set forth the details of the alleged violation and should be filed with the Commissioner by mail at the following address: Office of Financial Regulation, Attn: Consumer Services Unit, 1100 N. Eutaw St., Suite 611, Baltimore, MD 21201. A surety bond exists and you have the right to proceed against the bond under the circumstances and in the manner set forth in MD Commercial Law Code § 14-1910. Our principal business address is 85 Willow Road, Menlo Park, CA 94025. Our registered agent authorized to accept service of process is Incorporating Services, Ltd., 1125 West Street, Suite 229, Annapolis, MD 21401.

YOUR BILLING RIGHTS

Your Billing Rights - Keep This Document for Future Use.
This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement.
If you think there is an error on your statement, write to us at: Robinhood Credit, Inc., 85 Willow Road, Menlo Park, CA 94025, Attn: Credit Card Billing Dispute. You also may send an email to creditdisputes@robinhood.com, the subject line "DISPUTE".

In your letter, give us the following information:

• *Account information*: Your name and account number.

• *Dollar amount*: The dollar amount of the suspected error.

• *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

• Within 60 days after the error appeared on your statement.

• At least 3 business days before an automatic payment is scheduled, if you want to stop payment on the amount you think is wrong.

In order to exercise the rights described here, you must notify us of any potential errors in writing. You may also inform us of potential errors via other methods, including in the Robinhood Banking mobile app, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter.
When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
• We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
• *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.

• *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees.

We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1.The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we made to you, or if we own the company that sold you the goods or services.)

2.You must have used your credit card for the purchase. Purchases made with cash advances from an ATM do not qualify.

3.You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Robinhood Credit, Inc., 85 Willow Road, Menlo Park, CA 94025.

While we investigate, the same rules apply to the disputed amount as discussed above under the section entitled “While we investigate whether or not there has been an error.” After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and do not pay, we may report you as delinquent.