

LIMITATIONS DISCLOSURE

September 30, 2021

These Bank Account Limitations Disclosures (the "Limitations Disclosures") set forth certain dollar amount or frequency limitations that govern the electronic funds transfers with your demand deposit account (the "Bank Account") provided by Jiko Bank, a division of Mid-Central National Bank ("Jiko Bank," "we" and "our") in connection with the mobile application (the "Bliss App") made available by Euphoria.LGBT, Inc. operating under the trade name Bliss. These Limitations Disclosures are referred to in certain provisions of the Bank Account Agreement (the "Agreement"), and you should refer to these Limitations Disclosures as currently in effect when reviewing those provisions. The latest versions of the Bank Account Agreement and these Limitations Disclosures are always available in the Bliss App. You should check the current versions that apply to the Bank Account.

We may, in our sole discretion, change the limits below immediately and without prior notice at any time. You will receive prior notice by email no later than 30 days prior to the effective date of the change if the change will result in increased fees, increased liability for you, fewer types of available transactions or stricter limitations on the frequency or dollar amount of transactions.

Electronic Fund Transfers to and from the Bank Account

As discussed in more detail in the Agreement, all deposits, withdrawals and payments to and from the Bank Account are made by electronic fund transfers processed through the automated clearing house ("ACH") network.

ACH entries to and from the Bank Account described in the Agreement are originated by third parties at your direction, including institutions at which you maintain deposit accounts, or institutions of third parties that are making payments to you (such as employer direct deposits) or that you wish to pay by withdrawals from the Bank Account. Examples of ACH transfers include:

- A one-time transfer from an account you maintain at another financial institution to this Bank Account originated by that financial institution.

- Preauthorized direct deposits to the Bank Account, such as payroll deposits.
- Payments to and from third parties originated by a third party's financial institution.

Subject to such further limitations imposed by law or regulation, ACH transfers to and from the Bank Account are limited by the maximum permitted balance as described in your Brokerage Account Agreement, which maximum is currently \$500,000. We may make exceptions to the maximum permitted balance in our sole discretion and subject to conditions established in our sole discretion. The current version of your Brokerage Account Agreement is always available in the Bliss App.

Automated and authorized transfers to and from this Bank Account with respect to your Brokerage Account

	Electronic Funds Transfer (in/out)
Per Transaction	Unlimited
Per Day	Unlimited