E-SIGN Agreement

Last updated June 27, 2024

We are providing you with the following information regarding our use of electronic records (this "**E-SIGN Agreement**") in accordance with the Electronic Signatures in Global and National Commerce Act ("**E-SIGN"**). You must affirmatively consent to this E-SIGN Agreement before we can accept your account(s) application and provide you with any future communications in electronic format, as described below.

1. **Scope of Communications to Be Provided in Electronic Format**. By consenting to this E-SIGN Agreement, you agree that Stride Bank and Payfare Inc. (collectively, the "**Program Providers**" or "**we**") as provider and program manager, respectively of the Lyft Direct Program, comprising of (i) the Business Deposit Account and the associated Lyft Direct Business Mastercard Debit Card and (ii) the Lyft Direct Savings Account ("**Savings Account**"), and Lyft, Inc. ("**Lyft**") may provide you with the following in electronic format (including via email or on our website) (collectively, the "**Documents**"):

- Each of the Business Deposit Account and/or the Savings Account application, and their associated terms and conditions (including but not limited to the Stride Bank Account Agreement, the Lyft Direct Savings Account Agreement, Balance Protection Terms and Conditions, and the Payfare Program Terms);
- Any future communications, agreements, disclosures, notices, and other documents in connection with Lyft Direct Program, the Business Deposit Account, and the Savings Account (including but not limited to banking and debit card matters such as balance and periodic statements relating to your account(s)), the Lyft Direct mobile app ("**Lyft Direct App**") and website, and the Lyft Direct rewards program);
- Any future communications, agreements, disclosures, notices, and other documents in connection with Lyft (including but not limited to the Lyft app and website); and
- Any future communications, agreements, disclosures, notices, and other documents in connection with current or future Lyft-sponsored financial programs.

By consenting to this E-SIGN Agreement, you agree that the Program Providers may not provide you with Documents in paper format until you withdraw your consent; however, we may provide you with paper copies of any of the foregoing, in addition to or instead of sending them to you electronically, at our discretion. You also agree that we and Lyft may sign such Documents via electronic signature, as applicable.

2. **Right to Paper Copy**. You have the ability to download and print copies of Documents that we provide to you via email. You may request a paper copy of your account application and any other Documents that we provide to you in electronic format by sending your name, email, telephone number, date, postal address, and the name of the Document(s) you would like to receive by visiting the support section of the Lyft Direct App. At this time, we will not charge a fee for such copies but reserve the right to do so in the future.

3. **Right to Withdraw Consent**. At any time, you may withdraw your consent to receive further Documents in electronic format by contacting Lyft Direct Customer Support from the Lyft Direct App. Withdrawal of your consent to receive Documents in electronic format will result in termination of your Accounts and access to the Lyft Direct Program. Your withdrawal of your consent will be effective after we have a reasonable period of time to process it. At our option, we may treat your provision of an invalid email address as a withdrawal of your consent to receive electronic Documents. At this time, we will not charge a fee to provide paper copies of Documents, but we reserve the right to charge a fee in the future.

4. **Updating Contact Information**. Our ability to provide you with Documents via email is dependent on your maintaining a valid email address with us. Therefore, you acknowledge that it is your obligation to immediately notify us if there is a change in your email address or other location to which the electronic Documents may be provided. For information that we or Lyft provide via website, you acknowledge that it is your responsibility to check the website for updated Documents. You may update your information in the profile section of the Lyft Direct App.

5. **Software and Hardware Requirements**. In order to view, access or retain the electronic Documents, you must have: (i) a mobile phone, personal computer, or other device that has access to the Internet, (ii) an Internet browser that is capable of supporting 128-bit SSL encrypted communications, and (iii) software that permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader (which is available without cost from www.adobe.com). Your access to this page verifies that your system meets these current software and hardware requirements. These software and hardware requirements are subject to change without notice.

   Should any technological changes be made that affect the hardware and software requirements above for you to view, access or retain the electronic Documents, we will notify you of such new requirements and (A) remind you of your right to withdraw your consent to receive electronic Documents, and (B) notify you if, at that time, we will charge a fee to receive paper Documents.

6. **Consent**. By completing and submitting the Business Deposit Account, the Savings Account and/or Lyft Direct Program application, you agree that you have read and consent to the terms of this E-SIGN Agreement.