PAYFARE PROGRAM TERMS

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I. PAYFARE TERMS OF USE FOR LYFT DIRECT PAYFARE MOBILE BANK APP

Effective Date: June 16, 2026

These terms of use constitute a legally binding agreement (the "**Terms of Use**" or "**Terms**") between you and Payfare International, Inc. and governs the use of all online and mobile access to services associated with the Lyft Direct Business MasterCard® Debit Card and associated Business Deposit Account (the "Program") available on a mobile device through a mobile browser, or through our mobile application(s) available on Android or iOS ("**Online Service(s)**"). The words "**we**", "**our**", "**us**" and "**Payfare**" refer to Payfare International, Inc. and its subsidiaries and affiliates unless a different meaning is evident from the context; the words "**you**" and "**your**" refer to you, the person using the Online Services, and we and you are collectively referred to as the "**Parties**". In the event of an otherwise irreconcilable conflict between these Terms and other agreements or terms between you and Stride Bank N.A. ("**Stride Bank**") such as the Stride Bank Account Agreement between you and Stride Bank that governs participation in the Program (the "**Stride Bank Account Agreement**"), your agreements with Stride Bank will govern, with regard to the conflicting provisions and to the extent of such conflict.

NOTICE OF ARBITRATION PROVISIONS: Your use of the Online Services is subject to binding individual arbitration of any disputes which may arise, as provided in Section VI "Arbitration" of the Stride Bank Account Agreement. Please read the arbitration provisions carefully and do not use our Online Services if you are unwilling to arbitrate any disputes you may have with us as provided below.

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE ENROLLING IN THE PROGRAM OR USING THE ONLINE SERVICES. By enrolling in the Program or using Online Services, you agree to these Terms and acknowledge that Payfare, as service provider of Stride Bank, is entitled to the protections provided to Stride Bank under the Stride Bank Account Agreement, even if such protections are not set forth in these Terms. If you do not agree, please do not enroll in the Program or use the Online Services, and delete the Lyft Direct Payfare mobile application (the "**Payfare App**" or "**App**") from your devices. There may be additional Online Services that are not specifically described in these Terms, and we reserve the right to add or eliminate Online Services. Further, we reserve the right, at any time and in our sole discretion, to prospectively change, modify or otherwise alter the Online Services and these Terms. Such changes are effective immediately when posted in the Payfare App. Please review the Terms of Service periodically. If any change is not acceptable to you, your only recourse is to delete the App and stop using the Online Services and participating in the Program. The availability of select Online Services may be limited by your access method or access device. **By accessing your account and engaging in Online Services, you agree to the most recent version of these Terms, which are always available to you online through the Lyft Direct homepage and within the Payfare App.**

1. THE PROGRAM:

If you are accepted into the Program, you will be able to access the funds deposited to your Business Deposit Account in accordance with the Stride Bank Account Agreement to, among other things, make purchases, withdraw money and use other services as may be available. You should refer to the Stride Bank Account Agreement for a complete description of terms, account features and fees.

Please note the neither Program nor the Online Services are being offered or operated by Lyft. By enrolling in the Program and using the Online Services, you agree that Lyft is not responsible for any aspect of the Online Services or the Program.

In order to provide key services to the Program, we will need to receive information about you from Lyft and Stride Bank, and we will share information about you with Lyft, Stride Bank and with various other third party service providers. The use and sharing of your information in this manner is governed by the Stride Bank Account Agreement and the Privacy Policy in the Payfare App and on Payfare's website at Privacy Policy | PAYFARE. The terms of the Payfare Privacy Policy are incorporated herein by reference. By participating in the Program or accessing the Online Services, you consent to such sharing of your information. Payfare relies on Lyft information to get information on the amount of payment for rides provided using Lyft's platform ("Lyft Payments"); Payfare does not assume any responsibility for the accuracy of information relating to Lyft Payments, or the timeliness of delivery of payment requests from Lyft to Payfare. Each Lyft Payment deposited to your Business Deposit Account shall be based upon the information received from Lyft.

2. ACCOUNT AND PASSWORD SECURITY

When you download the App, you will be asked to choose a password. You must keep your password confidential and notify us immediately if you become aware of any disclosure of your password to any third party, or if you believe a third party may have gained access to your password.

You are solely responsible for determining whether the security provided by us and our suppliers is sufficient for your purposes. If you do not agree the security is sufficient, it is your responsibility to either implement your own additional security or not use the Online Services.

Unfortunately, no data transmission over the Internet can be guaranteed as totally secure. While we strive to protect such information, we do not warrant and cannot ensure the security of any information which you transmit to us. Accordingly, any information which you transmit to us is transmitted at your own risk. Once we receive your transmission, we will take reasonable steps to preserve the security of such information.

3. PRIVACY AND PERSONAL DATA

For information on how we use and share your personal data, please see the Payfare Privacy Policy, available in the Payfare App or on Payfare's website at Privacy Policy | PAYFARE. The terms of the Payfare Privacy Policy are incorporated herein by reference.

4. CONSENT TO ELECTRONIC COMMUNICATIONS AND SIGNATURES

You agree that we may provide disclosures and notices required by law and other information about the Program and the Online Services ("Documents") to you electronically, by pushing Documents through the App or your cellular telephone number, by text messages, by calls or by email to the most current cellular telephone number or email address, as applicable, listed in your account. Documents may include, but are not limited to (1) agreements and policies required to participate in the Program, (2) authorizations and transaction receipts or confirmations, and (3) reminders, account updates, account statements and history.

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 the Program 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 Payfare App. 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.

At any time, you may withdraw your consent to receive further Documents in electronic format by notifying us by email to cancellations@payfare.com. Withdrawal of your consent to receive Documents in electronic format will result in termination of your access to the Online Services. 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.
Our ability to provide you with Documents via email is dependent on your maintaining a valid email address and phone number with us. Therefore, you acknowledge that it is your obligation to immediately notify us if there is a change in your email address or phone number or other location to which the electronic Documents may be provided. For information that we 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 Payfare App.

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.

5. CELLULAR PHONE CONTACT POLICY

By providing us with a telephone number for a mobile device, including a number that you later convert to a mobile device number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your mobile services provider.

You have the ability to update your contact information and manage your communication preferences at any time in the App. Please see your account Payfare Privacy Policy (available in the Payfare App or on Payfare's website at Privacy Policy | PAYFARE) to learn more about how we use and share your information.

6. CONSENT TO RECEIVING TEXT MESSAGES AND OTHER COMMUNICATIONS

You will need to register your mobile device before we are able to send you text messages for the Online Services that use text messaging.

By registering your cellular phone number for text based services, you expressly consent to receiving text messages related to any of the Online Services that use such functionality. **Message**

and data rates may apply and you are responsible for any such charges.

7. REPRESENTATIONS, WARRANTIES AND COVENANTS

With respect to your use of the Online Services, you represent, warrant and covenant to us that:

(a) you are at least twenty-one (21) years of age, or at least eighteen (18) years of age if you are approved to drive for Lyft in the State of New York;
(b) you are a Lyft Driver (as defined herein and in the Stride Bank Account Agreement) and have the right, power, and ability to enter into and perform under these Terms;
(c) these Terms have been duly and validly delivered to you and agree the Terms create a legal, valid, and binding obligation, enforceable against you in accordance with its terms.
(d) any information you provide in connection with the Online Services and the Program, including your name, accurately and truthfully represents your personal identity and will be kept up to date if it changes;
(e) you will comply with all applicable federal, state, and local laws, rules, and regulations applicable to you in connection with these Terms;
(f) you will not assign or transfer your access to the App or otherwise allow other individuals to use the Online Services that are made available to you, including using another person's login to access the Online Services;
(g) you will not use the Online Services, directly or indirectly, for any fraudulent, illegal or harmful undertaking, or in any manner to cause nuisance, annoyance or inconvenience;
(h) you will not use the Online Services with an incompatible or unauthorized device;
(i) you will not copy, or distribute the Online Services or other content of Payfare without prior written permission from Payfare;
(j) you will not use our Online Services in a manner or take any action, that causes, or may cause, damage to them or impair its performance, availability or accessibility;
(k) you will not use the Online Services or the Program in a manner that is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity;
(l) you will not use our Online Services to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software;
(m) you will not conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to our Online Services without our express written consent;
(n) you will not use data collected from the Online Services or the Program for any direct marketing activity, including without limitation email marketing, SMS marketing, telemarketing and direct mailing;
(o) you will not access or otherwise interact with our Online Services using an automated program or script, including, but not limited to, web spiders, web crawlers, web robots, web ants, web indexers, bots, viruses or worms, or any program which may make multiple server requests per second, or unduly burdens or hinders the operation and/or performance of the Online Services;
(p) you will not reverse engineer the Online Services, or modify or make derivative works based upon the Online Services, copy any ideas, features, functions or graphics of the Online Services, create Internet "links" to the Online Services, or "frame" or "mirror" the Online Services on any other server or wireless or internet- based device;
(q) you will comply with your obligations under these Terms; and
(r) you acknowledge and agree that, to the fullest extent permitted by the applicable law, you assume the complete and total risk arising out of your use of the Online Services.

8. CHANGES TO THE SERVICES:

We may discontinue or change the Online Services or any function or feature at any time with or without notice except where prohibited by law. You agree that Payfare shall not be liable to you or any third party for any changes or discontinuance of any aspect of the Online Services.

9. EXTERNAL LINKS

The Online Services may contain links to third party websites or resources. The inclusion of any website or resource link does not imply an approval, endorsement, or recommendation by Payfare. Such third party websites and resources are not governed by these Terms. You access any such website or resource at your own risk. We expressly disclaim any liability for such websites and resources. When you use a link to go from the Online Services to a third party website or resource, our Privacy Notice is no longer in effect. Your browsing and interaction on a third party website or resource, including those that have a link in the Online Services is subject to that website's or resource's own terms, rules and policies.

10. OWNERSHIP AND INTELLECTUAL PROPERTY

10.1 You Gain No Ownership: No intellectual property ownership rights transfer from us to you as a result of these Terms, your use of the Online Services or your participation in the Program. The content of the Online Services and Program is protected by applicable copyright, trademarks, database and other intellectual property rights. You may not otherwise reproduce, modify, copy or distribute or use for commercial purposes any of our materials or content without our prior written permission.

10.2 Use of Your Feedback: You agree that we may use your feedback, suggestions, or ideas in any way, including in future modifications of the Online Services, other products or services, advertising or marketing materials. You grant us a perpetual, worldwide, fully transferable, sub-licensable, non-revocable, fully paid-up, royalty free license to use the feedback you provide to Payfare in any way.

11. LICENSE TO USE OUR ONLINE SERVICES

You agree that we have no responsibility or liability for the deletion, corruption or failure to store any content maintained or transmitted on or by the Online Services.

You acknowledge that we reserve the right to restrict or revoke your access or revoke to use our Online Services at any time and for any reason at our sole discretion.

Except as expressly permitted by these Terms, you must not edit or otherwise modify any Payfare material.

12. PAYFARE WARRANTY DISCLAIMERS AND LIMITATION OF LIABILITY

The Online Services are provided "as is" without representation or warranty, whether it is express, implied, or statutory. Without limiting the foregoing, to the extent permitted by applicable law, Payfare specifically disclaims any implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

Payfare does not warrant or guarantee that the Online Services are accurate, reliable or correct; that the Online Services will meet your requirements; that the Online Services will be available at any particular time or location, uninterrupted, error-free, without defect or secure; that any defects or errors will be corrected; or that the Online Services are free of viruses or other harmful components.

Our liability is also limited as provided in the Stride Bank Account Agreement.

13. LIMITATIONS OF LIABILITY

Payfare's total liability under these Terms shall be limited to the greater of (i) the total amount of the monies, if any, paid to Payfare during the six month period immediately preceding the event giving rise to the claim for liability as a result of the specific Online Services provided to you (but specifically excluding amounts paid to Payfare on account of Lyft Drivers other than you), or (ii) $500. In no event shall Payfare be liable for any incidental, consequential, indirect, special, or punitive damages (including, but not limited to lost profits, business opportunity, relationships with relatives, friends, or other affiliates of you, business interruption or any other loss, pecuniary or otherwise, and including any such alleged to result from Payfare's performance of its obligations under these Terms).

Neither you nor Payfare shall have any liability for failure to abide by these Terms of Use, or in connection with the provision of Online Services where such failure is due to *force majeure* events. For purposes of these Terms of Use, *force majeure* shall mean a cause or event that is not reasonably foreseeable or otherwise caused by or under the control of either you or Payfare, including acts of God, fires, floods, explosions, riots, wars, hurricane, sabotage, terrorism, vandalism, accident, restraint of government, governmental acts, injunctions, labor strikes and other like events.

UNDER NO CIRCUMSTANCES WILL PAYFARE BE RESPONSIBLE FOR ANY DAMAGE, LOSS, OR INJURY RESULTING FROM HACKING, TAMPERING, OR OTHER UNAUTHORIZED ACCESS OR USE OF THE ONLINE SERVICES OR THE INFORMATION CONTAINED THEREIN.
THIS LIMITATION OF LIABILITY SECTION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF PAYFARE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THE FOREGOING LIMITATION OF LIABILITY WILL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

You acknowledge and agree that the limited warranty, limited remedies and limitations on liability set forth in this Agreement are reasonable and constitute a fundamental part of the basis of Payfare's bargain hereunder, without which Payfare would not enter into this Agreement, provide the Services or make the Program available.

14. LIMITATION ON TIME TO INTITIATE A CLAIM

Subject to the arbitration terms in the Stride Bank Account Agreement, any action or proceeding by you arising under or relating to these Terms, must commence within one year after the cause of action accrues, or forever after be barred.

15. INDEMNIFICATION

You agree to indemnify and hold harmless Payfare and our employees, representatives, agents, and affiliates, against any and all claims, suits, actions, or other proceedings brought against them based on or arising from any claim resulting from your breach of these Terms. You will pay any and all costs, damages, and expenses, including, but not limited to, reasonable attorneys' fees and costs, awarded against or otherwise incurred by us in connection with or arising from any such claim, suit, action, or proceeding. Payfare reserves the right, in its sole discretion, to assume the exclusive defense and control of any claims, provided that such assumption shall not relieve you of the financial responsibility to pay for such indemnification. You agree to reasonably cooperate as

requested by Payfare in the defense of any claims.

16. JURISDICTION LIMITATIONS

As some jurisdictions do not allow some of the exclusions or limitations as established above, some of these exclusions or limitations may not apply to you. In that event, the liability will be limited as far as legally possible under applicable law.

17. TERMINATION

17.1 Termination by Payfare: We reserve the right to cease providing Online Services or suspend or restrict your access to Online Services at any time. This shall not limit our right to take any other action against you that we consider appropriate to defend our rights or those of any other person. We are not liable to you or any other party for any termination of your access to the Online Services.

17.2 Termination by You: You may terminate use of the Online Services at any time. You are under no obligation to use the Online Services, and may simply choose to stop using Payfare or the Online Services at any time.

17.3 Survival of Obligations: Termination will not modify, change or void any payment or other obligations you may have incurred.

18. INTERNATIONAL USE

We make no representation that the Online Services are appropriate or available for use in locations outside the United States. If you choose to access the Online Services from a location outside the United States, you do so on your own initiative and you are responsible for compliance with local laws.

19. GENERAL PROVISIONS

19.1 Entire Agreement: These Terms incorporate by reference our Payfare Privacy Policy which collectively with these Terms contain the entire understanding between the Parties as it relates to the Online Services and supersede all prior related representations, agreements, statement and understandings, either verbal or in writing. These Terms do not limit any rights that we may have under trade secret, copyright, patent, or other laws.

19.2 Governing Law and Venue: You agree that the laws of the State of Delaware govern these Terms and its subject matter, without regard to its conflict of laws rules.

19.3 Remedies: You acknowledge that we are entitled to seek an injunction, if necessary, to stop or prevent a breach by you of your obligations under these Terms.

19.4 Assignment: You may not assign your rights or obligations under these Terms of Use to any party, and any attempt to do so will be void and without effect. We are free to assign these Terms of Use.

19.5 Amendment: You may not amend or waive any provision of these Terms of Use unless in writing and signed by both Parties.

19.6 Titles and Headings: Titles and headings are inserted in these Terms as references and must not be used to interpret the Terms of Use.

19.7 Waiver: Our failure to exercise or enforce any right or provision of these Terms is not a waiver of such right or provision.

19.8 Severability: If any provision of these Terms of Use (including any policies incorporated herein by reference) is invalid or unenforceable under applicable law, then it will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law, and the remaining provisions will continue in full force and effect.

19.9 Subcontracting and Outsourcing: We will solely determine how to operate our systems and provide the Online Services. We may subcontract or outsource any function of the Online Services.

19.10 Law Enforcement: You authorize us to provide any information or comply with any request in relation to you or your account that is requested by any government, court or law enforcement agency. We are not obliged to verify or validate the identity or authority of any such government, court or law enforcement agency if it appears to us, acting in good faith, to be legitimate.

19.11 Third Party Beneficiaries: These Terms are not intended to give rights to anyone except you and us.

19.12 English Language Controls: The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English. If there is any conflict between the English language text of these Terms of Use and any translation into a foreign language, the English language text shall prevail.

II. LYFT DIRECT PAYFARE REWARDS TERMS AND CONDITIONS

General

Lyft and Payfare have agreed to create a Lyft Direct rewards program (the "Rewards Program") whereby Lyft drivers who hold the Lyft Direct Business MasterCard[Y] [W] Debit Card (the "Business Debit Card") will be eligible to earn certain rewards based on their use of the Business Debit Card (collectively, "Driver Rewards"). These terms and conditions (the "Rewards Terms") set forth the terms of the Lyft Rewards Program and constitute a legally binding agreement between the recipient cardholder ("you") and Payfare (also referred to herein as "we" or "us"). These Rewards Terms are separate and independent of any agreement between you and Lyft, or between you and Stride Bank. You will find the most current version of the Rewards Terms in the Lyft Direct Payfare App ("Payfare App"). Subject to applicable law, we reserve the right, at any time and in our sole discretion, to prospectively change, modify or otherwise alter these Rewards Terms at any time, effective immediately when posted to the Payfare App.

Enrollment

By activating the Business Debit Card, you will be automatically enrolled in the Lyft Rewards Program. By Using the Business Debit Card, you agree to these Rewards Terms. If you do not agree with these Rewards Terms, then do not use your Business Debit Card. Use of your Business Debit Card does not guarantee your continuous or future eligibility to participate in the Rewards Program or to receive any particular rewards offering. We reserve the right to limit Rewards Program eligibility at any time.

Categories of Rewards
The Driver Rewards available under the Rewards Program shall initially consist of: (1) cash payments ("Cash Back"), based on point-of-sale spend in specified categories through the use of your Business Debit Card, and (2) on-the-spot rewards at participating merchants. Information on the latest cash back categories, percentages, and participating merchants can be found on the Lyft Direct homepage. Lyft and Payfare may choose to offer new rewards in the future. Please check the Lyft Direct home page to learn more about the current Driver Rewards offerings.

Mastercard Easy Savings Program is offered by Mastercard, and is not part of this Rewards Program; separate terms and conditions apply. See the Guide to Benefits in Stride in the Stride Bank Account Agreement, or visit wwww.easysavings.com to learn more.

Earning and Redeeming Cash Back
You may have the opportunity to earn Cash Back pursuant to the Rewards Program by using your Business Debit Card on purchases in Cash Back categories made at qualifying merchant locations. Whether or not you are eligible to earn Cash Back at a particular merchant location is dependent on the location's merchant category code, as assigned by the payment networks. You may only earn Cash Back at merchant locations with qualifying merchant category codes. The participating merchants and the categories of purchases eligible to receive Cash Back are subject to change. Cash Back will be calculated as a percentage of total net qualifying purchases (excluding purchases that are returned or cancelled) and will be rounded to the nearest cent. The maximum amount of Cash Back that you can earn for purchases in any category, or with any merchant, may change or be limited by month, year or dollar amount. Current Cash Back rates, participating merchants, categories of eligible purchases, and any applicable limits can be found at the Lyft Direct home page.

Qualifying purchases for Cash Back may only be made through the use of your Business Debit Card. Among the purchases/transactions that shall not be considered qualifying purchases for purposes of earning Cash Back are: ATM transactions, cash withdrawals, quasi-cash transactions (i.e. purchase of items that convert to or substitute for cash, such as digital wallets, travelers checks, etc.), the use of your Business Debit Card to purchase gift cards or for funding another card or account, using our online bill pay service to pay bills, transferring funds from your Lyft Business Deposit Account ("Business Deposit Account") to another bank account or credit card account through the use of your Business Debit Card, and transactions conducted the Payfare App (such as online bill payments or person-to-person transfers).

You may track the amount of your Cash Back by visiting the Rewards section in the Payfare App. Cash Back will only appear in the Rewards Tab after the qualifying transaction settles, which may take up to three (3) business days. Your Cash Back total will accumulate in your Payfare App rewards account, without interest, until it is redeemed, at which point your Cash Back will be deposited into your Business Deposit Account balance. We may require that you first accumulate a minimum amount of Cash Back in your rewards account before redeeming to your Business Deposit Account balance.

Your account must be active to receive select Cash Back rewards. If you have not received a Lyft payout into your account in the previous 90 days, you will not receive select Cash Back rewards in your rewards account. Select Cash Back rewards will become available again when you receive a Lyft payout into your account.

Suspension/Termination of Your Participation in the Rewards Program.
We reserve the right to suspend or prohibit your ability to earn, use or redeem the Cash Back referenced above, or otherwise participate in the Rewards Program, in the event you

(i) violate any of the Rewards Terms; (ii) act in a manner inconsistent with applicable laws; (iii) engage in any misconduct or wrongdoing in connection with your Business Debit Card, the Rewards Program, or the Lyft platform; (iv) structure purchases or conduct transactions with your Business Debit Card to manufacture spend; or (v) engage in any fraudulent or inappropriate acts. If Lyft advises us that you are no longer a driver with Lyft (which may include, but will not be limited to, criteria such as your passenger rating, cancellation rates, and safety record) then your participation in the Rewards Program may be terminated by us without notice to you. Any Cash Back earned and/or accrued in violation of these Rewards Terms may be revoked by us in our sole discretion. Your ability to participate in the Rewards Program will be suspended or terminated if either you or we place your Business Deposit Account in a status that prevents you from receiving deposits or using your Business Debit Card for purchases.

Cancellation of Your Lyft Direct Business Debit Card or Participation in the Rewards Program.
Subject to the terms of the Business Deposit Account Agreement, if you cancel your Business Debit Card or stop driving for Lyft, any earned/accrued but not yet deposited Cash Back will be treated as part of your account balance. Note that if your Business Deposit Account balance has a negative balance at the time of cancellation, we may exercise our right to set off using your earned/accrued Cash Back. See the Business Deposit Account Agreement for complete terms regarding cancellation.

General
In the event of an otherwise irreconcilable conflict between these Reward Terms and other agreements or terms between you and Stride Bank N.A. ("Stride Bank"), such as the Business Deposit Account Agreement between you and Stride Bank that governs participation in the Business Debit Card and associated Business Deposit Account (the "Program"), these Rewards Terms control with respect to the Rewards Program, but only to the extent necessary to resolve the inconsistency; otherwise your agreements with Stride Bank will govern, with regard to conflicting provisions.