YODLEE FASTLINK TERMS OF USE

Please read these terms carefully before using FastLink. By clicking the Submit/Continue button (as applicable) you are agreeing to these Terms. ***If you don't agree to these Terms, do not click the Submit/Continue button.***

If you use a Yodlee ID as part of FastLink, modified Terms apply. Terms specific to creating and using a Yodlee ID are stated in section VII below. Please read section VII carefully before creating a Yodlee ID.

These terms of use are an agreement between you and Yodlee, Inc. (*"Yodlee," "we,"* or *"our"*) for our FastLink service (collectively, the *"Terms"*). Yodlee is a service provider to the company that provides the application that directed you to FastLink (the *"Provider"* and *"Application"*). If you agree to these Terms, we will act on your behalf to retrieve account information from one or more accounts over which you have authority (your *"Data"* and *"Account"*) and provide the Data to your Provider for use in the Application.

These Terms govern our initial linking of your Account to the Application, certain undertakings you make, and rights that you waive in connection with such access and processing of your Data.

Your Application Provider's privacy notice applies to our use and processing of your Data.

DISPUTES ARISING IN CONNECTION WITH THESE TERMS WILL BE RESOLVED BY ARBITRATION. The Arbitration, class action waiver, and related provisions contained in the Business Terms and Conditions of Your Account are incorporated into and made part of this Account Agreement by reference. Any dispute, claim, or controversy arising out of or relating to this Account Agreement shall be governed by and resolved pursuant to those arbitration provisions. In the event of any inconsistency between this Agreement and the Arbitration provisions of your account's Business Terms and Conditions, the Arbitration provisions of the Business Terms and Conditions shall control. By opening, maintaining, or using the Account, you acknowledge that you have received, reviewed, and agree to be bound by the Bank's Business Terms and Conditions, as amended from time to time. The Business Terms and Conditions are incorporated into this Agreement by reference and form an integral part of the agreement between Customer and Bank. Customer further acknowledges that the Business Terms and Conditions include provisions governing dispute resolution, including arbitration, that apply to your Account(s) and this Agreement.

I. TERMS AND SCOPE

A. Accepting Our Terms. By completing the FastLink authorization process and clicking the Submit/Continue button you acknowledge and agree to these Terms. ***If you do not agree to all of these Terms, do not click the Submit/Continue button***. If you do not accept these Terms, you will not be entitled to use FastLink.

B. Our Relationship to You. FastLink is a service provided by Yodlee to the Application Provider. The Application Provider is our client. While FastLink facilitates the Application Provider's services to you, FastLink is not provided as a standalone service to you directly. The Application is not under our control, and we are not responsible for the Application's use of

your Data. When using or accessing the Application, you will be subject to terms and privacy policies posted by the Application Provider.

C. Our Relationship to the Application Provider. Yodlee acts as a service provider to the Application Provider. We operate on the Application Provider's instructions, which are governed by our contract with them. These instructions include requirements about Yodlee's use and protection of your Data and information about you provided to us (whether by Provider or you directly).

D. Yodlee's Use of Data. Yodlee does not sell your personal information, however such information is defined under applicable law. Your Application Provider's privacy notice applies to our use and processing of your Data. ***Unless stated otherwise in your Provider's privacy notice, subject to our contract with Provider, as part of your Account(s) being linked Yodlee may use for commercial purposes as permitted by law, information derived or excerpted from your Data that does not contain your personal information or other information that can reasonably be used to determine your identity.***

E. Service Limitations. Because FastLink is a service provided by Yodlee to the Application Provider, and not to you directly, Yodlee undertakes no obligation to you regarding the scope, quality, uptime, or functionality of FastLink (or the Application). You may not resell or otherwise provide to third parties access to FastLink.

F. Termination. If we cease providing services to the Application Provider, or your relationship with the Application Provider terminates, these Terms will terminate. The effects of termination include:

1. You may no longer use FastLink.

2. Neither you nor the Application Provider may access any Data in our possession. To find out what Data we may still hold after Termination, contact us via the Yodlee Privacy Access Request Portal.

G. FastLink is Provided "As-Is." We're unable to anticipate all technical or other difficulties that may occur within FastLink. FastLink may contain errors, bugs, or other problems from time to time. These difficulties may result in loss of data, personalization settings, or other service interruptions.

You agree that, except as stated explicitly in these Terms, FastLink and all information and materials available through Yodlee services are provided "AS-IS" and without warranties of any kind, whether express, implied, statutory, or otherwise. Yodlee cannot assume responsibility for the accuracy, timeliness, deletion, mis-delivery, disclosure, or failure to securely store any user data, communications, or personalization settings.

H. Changes to FastLink & These Terms. We reserve the right to change or discontinue FastLink, temporarily or permanently, at any time without prior notice. You agree that Yodlee nor Washington Trust will not be liable to you or any third party for any modification or discontinuation of FastLink. Yodlee is under no obligation to release new versions of FastLink and may alter features, licensing terms, or other characteristics of any version of FastLink and any other products or services that it releases.

We reserve the right to change these Terms at any time. If we update the Terms, we'll post the updated Terms at this URL. You agree to accept electronic communications, links to, and/or

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postings of any revised Terms and that such electronic communications, links and/or postings constitute adequate notice to you of any new or different Terms.

By continuing to use FastLink after a change in Terms, you are accepting the changes and agree to be bound by the updated Terms. If you don't agree to the changes, you may to discontinue use of FastLink and may request that your Application Provider de-registers your linked Accounts and/or triggers deletion of your Credentials within our systems at any time. If the changes are material, we may also require you to re-assent to the revised Terms as a condition of continued use.

II. ACCOUNT CREDENTIALS AND ACCESSING YOUR DATA

A. Authorization to Access Your Data. By using FastLink you are authorizing Yodlee to access and retrieve on your behalf Data from one or more third-party sources (each a ***"Data Source"***).

> **1. Using Data Source Provided Portals to Access Data.** Certain Data Sources require you to enable Data access for third-party applications through a portal controlled by the Data Source. For those Data Sources, we will direct you to the Data Source's portal from FastLink and you must enable access to all Data you would like Yodlee to retrieve for the Application.
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> **2. Using Credentials to Access Data.** For other Data Sources, Yodlee will use information submitted by you through FastLink such as account user names, passwords, answers to security questions, and multi-factor authentication codes (collectively, ***"Credentials"***) to access and retrieve your Data from the Data Source.
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> **3. Appointment as Agent.** For either of the foregoing purposes, you hereby grant Yodlee a limited power of attorney, and you hereby appoint Yodlee as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access third party sites and Accounts (using your Credentials, when applicable), retrieve Data, provide your Data to the Application provider, and use your Data, all as described herein, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN YODLEE IS ACCESSING AND RETRIEVING YOUR DATA FROM DATA SOURCES, YODLEE IS ACTING AS YOUR AGENT, AND NOT AS A SERVICE PROVIDER OR OTHERWISE ON BEHALF OF THE DATA SOURCE. You agree that Data Sources shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by you.

B. Your Authority. By using FastLink to enable the transfer of any Data to or from any Account, you represent, warrant, and agree that: (i) such transfers are permitted under applicable law; (ii) that you are of legal age and have the authority to transfer that Data to or from the applicable Account and to authorize the use and transmission of that Data in accordance with these Terms; (iii) you are at least 18 years old and legally capable of entering contracts and (iv) that the Application Provider has provided to you reasonable access to Application Provider's privacy notice and has made disclosures to you regarding the Application's use of your personal information, and that such disclosures are satisfactory and adequate for you to provide your informed consent regarding the same.

C. Role of Data Sources. FastLink is not endorsed or sponsored by any Data Sources. You

agree that Yodlee assumes no responsibility and shall incur no liability with respect to the acts, omissions, or determinations of any Data Sources. You acknowledge and agree that Yodlee may maintain your Data and Credentials on separate systems than those of Data Sources or Application provider.

III. LIMITATIONS OF LIABILITY

A. DAMAGES. YOU AGREE THAT YODLEE, THE APPLICATION PROVIDER, DATA SOURCES, EACH OF THEIR RESPECTIVE AFFILIATES, AND THE OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AND AGENTS OF ALL OF THE FOREGOING (COLLECTIVELY, ***"PROTECTED PARTIES"***) WILL NOT BE LIABLE FOR ANY HARMS (WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, OPPORTUNITY, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES) RESULTING FROM: (I) THE USE OR THE INABILITY TO USE FASTLINK; (II) UNAUTHORIZED ACCESS TO, USE, OR ALTERATION OF YOUR DATA OR CREDENTIALS; (III) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF THE APPLICATION; (IV) ANY FRAUDULENT ACTIVITY IN CONNECTION WITH YOUR FINANCIAL ACCOUNTS ALLEGEDLY RESULTING DIRECTLY OR INDIRECTLY FROM YOUR USE OF FASTLINK OR YODLEE'S RECEIPT OR USE OF YOUR CREDENTIALS OR ACCESS OR RETRIEVAL OF YOUR DATA; OR (V) ANY OTHER MATTER RELATING TO FASTLINK. THE FOREGOING LIMITATION OF LIABILITY APPLIES EVEN IF THE PROTECTED PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH HARMS.

B. LIABILITY CAP. WITHOUT LIMITING THE ABOVE PARAGRAPH, THE PROTECTED PARTIES' LIABILITY TO YOU ARISING OUT OF OR RELATED TO FASTLINK OR YODLEE'S RECEIPT OR USE OF YOUR CREDENTIALS OR PROCESSING OF YOUR DATA WILL NOT IN ANY EVENT EXCEED $1,000.00, EXCEPT TO THE EXTENT SET FORTH IN SECTION V BELOW.

C. EXCLUSIONS. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

IV. DISCLAIMER

A. NO WARRANTIES. YODLEE, APPLICATION PROVIDER, AND DATA SOURCES MAKE NO WARRANTY OF ANY KIND—WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE—TO YOU REGARDING FASTLINK, THE DATA OBTAINED THROUGH FASTLINK, THE APPLICATION, OR THE RESULTS OBTAINED BY YOU THROUGH YOUR USE OF ANY OF THE FOREGOING.

B. EXCLUSIONS. SOME JURISDICTIONS DO NOT ALLOW CERTAIN WARRANTIES TO BE DISCLAIMED. ACCORDINGLY, THE ABOVE DISCLAIMER MAY NOT APPLY TO YOU IN ALL RESPECTS.

V. DISPUTE RESOLUTION AND ARBITRATION

A. Generally. In the interest of resolving disputes between you and Yodlee in the most expedient and cost effective manner, you and Yodlee agree that every dispute arising in connection with these Terms will be resolved by binding arbitration, except as otherwise provided in this Section V. Arbitration is less formal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, may allow for more limited discovery than in court, and can be subject to very limited review by courts. Arbitrators can award the same damages and relief that a court can award. This agreement to arbitrate disputes includes all claims

arising out of or relating to any aspect of these Terms, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory, and regardless of whether a claim arises during or after the termination of these Terms. The arbitrator shall decide all issues regarding the arbitrability of a dispute relating to Agreement, including but not limited to the scope of matters to be arbitrated and the waiver or unconscionability of arbitration. YOU UNDERSTAND AND AGREE THAT, BY ENTERING INTO THESE TERMS, YOU AND YODLEE ARE EACH WAIVING THE RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION.

B. Exceptions. Despite the provisions of Section V.A, nothing in these Terms will be deemed to waive, preclude, or otherwise limit the right of either party to: (a) bring an individual action in small claims court; (b) pursue an enforcement action through the applicable federal, state, or local agency if that action is available; (c) seek injunctive relief in a court of law; or (d) to file suit in a court of law to address an intellectual property infringement claim.

C. Arbitrator. Any arbitration between you and Yodlee will be settled under the Federal Arbitration Act, and governed by the Consumer Arbitration Rules (collectively, ***"AAA Rules"***) of the American Arbitration Association (***"AAA"***), as modified by these Terms, and will be administered by the AAA. The AAA Rules and filing forms are available online at www.adr.org, by calling the AAA at 1-800-778-7879, or by contacting Yodlee.

D. Notice; Process. A party who intends to seek arbitration must first send a written notice of the dispute to the other party by certified U.S. Mail or by Federal Express (signature required) or, only if such other party has not provided a current physical address, then by electronic mail (***"Notice"***). Yodlee's address for Notice is: Yodlee, Inc., 333 Fayetteville Street, Suite 1200, Raleigh, NC 27601. The Notice must: (a) describe the nature and basis of the claim or dispute; and (b) set forth the specific relief sought (***"Demand"***). The parties will make good faith efforts to resolve the claim directly, but if the parties do not reach an agreement to do so within 30 days after the Notice is received, you or Yodlee may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by you or Yodlee must not be disclosed to the arbitrator until after the arbitrator makes a final decision and award, if any. If the dispute is finally resolved through arbitration in your favor, Yodlee will pay you the highest of the following: (i) the amount awarded by the arbitrator, if any; (ii) the last written settlement amount offered by Yodlee in settlement of the dispute prior to the arbitrator's award; or (iii) $1,000.

E. Fees. If you commence arbitration in accordance with these Terms, Yodlee will reimburse you for your payment of the filing fee, unless your claim is for more than $10,000, in which case the payment of any fees will be decided by the AAA Rules. Any arbitration hearing will take place at a location to be agreed upon in the Northern District of, California, but if the claim is for $10,000 or less, you may choose whether the arbitration will be conducted: (a) solely on the basis of documents submitted to the arbitrator; (b) through a non-appearance based telephone hearing; or (c) by an in-person hearing as established by the AAA Rules in the county (or parish) of your billing address. If the arbitrator finds that either the substance of your claim or the relief sought in the Demand is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all fees will be governed by the AAA Rules. In that case, you agree to reimburse Yodlee for all monies previously disbursed by it that are otherwise your obligation to pay under the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator must issue a reasoned written decision sufficient to explain the essential findings and conclusions on which

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the decision and award, if any, are based. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of fees or expenses at any time during the proceeding and upon request from either party made within 14 days of the arbitrator's ruling on the merits.

F. No Class Actions. YOU AND YODLEE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. Further, unless both you and Yodlee agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding.

G. Modifications to this Arbitration Provision. If Yodlee makes any future change to this arbitration provision, other than a change to Yodlee's address for Notice, you may reject the change by sending us written notice within 30 days of the change to Yodlee's address for Notice. In that case, Yodlee may immediately terminate these Terms and this arbitration provision, as in effect immediately prior to the changes you rejected, will survive.

H. Enforceability. If one or more provisions in this Section V are found to be invalid or unenforceable, the validity and enforceability of the remaining provisions of this Section V and this Agreement generally will not be impaired thereby.

I. Opt-out. You may opt-out of the mutual agreement to arbitrate disputes provided in this Section V if you deliver notice to us within 60 days of initially agreeing to these Terms. To opt-out, send a written request containing your name, address, phone number, and the name of the Application for which you are using FastLink to our address for notices listed in Section V.D above. If you opt-out, then the entirety of this Section V will be null and void and, in that case, the parties agree that the exclusive jurisdiction and venue described in Section VI.C below will govern any action arising out of or related to these Terms.

VI. GENERAL TERMS

A. Assignment. You may not assign these Terms to any other party, by operation of law or otherwise. Yodlee may assign these Terms to any affiliated company or to any entity that succeeds to all or substantially all of its business or assets related to FastLink. Yodlee may also assign or delegate certain of its rights and responsibilities under these Terms to independent contractors or other third parties.

B. No Waiver. Yodlee shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Yodlee. No delay or omission on the part of Yodlee in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

C. Choice of Law and Forum. The laws of the State of California govern the interpretation and performance of these Terms, without regard to any conflict of laws principles. If a lawsuit or court proceeding is permitted under these Terms, then you and Yodlee agree to submit to the personal and exclusive jurisdiction of the state courts and federal courts located within Santa Clara County, California for the purpose of litigating any dispute.

D. Mobile Devices. FastLink may be available through a compatible mobile device, including tablets and smart phones. Using FastLink on a mobile device may be subject to charges by your wireless carrier. Yodlee assumes no responsibility for paying any messaging, data or content

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charges by your wireless carrier, internet service provider, or any other party. You are solely responsible for these charges and any software requirements or updates required to access or use FastLink.

YODLEE SPECIFICALLY DISCLAIMS, TO THE MAXIMUM EXTENT ALLOWED BY APPLICABLE LAW, ALL STATUTORY OR OTHER WARRANTIES OR REPRESENTATIONS IN RELATION TO: (i) AVAILABILITY OF YOUR WIRELESS SERVICE FROM YOUR WIRELESS CARRIER, UNINTERRUPTED ACCESS TO THE SERVICE, OR TRANSMISSION OF DATA OR COMMUNICATIONS IN CONNECTION WITH THE SERVICE, AND (ii) ANY LOSS OR OTHER SECURITY BREACH ASSOCIATED WITH WIRELESS SERVICES.

E. Exclusive Agreement. You agree that these Terms are the complete and exclusive statement of the agreement between you and Yodlee with respect to FastLink, and these Terms supersede any proposal or prior agreement, oral or written, and any other communications between you and Yodlee relating to the subject matter of these Terms. These Terms, as amended from time to time, will prevail over any subsequent oral communications between you and Yodlee.

VII. YODLEE ID TERMS & CONDITIONS

This section applies to the Yodlee ID feature, which is an optional enhancement to FastLink. You do not need to sign-up for a Yodlee ID to use FastLink.

Please read these terms carefully before creating Yodlee ID. By clicking "Continue" you are agreeing to these terms. ***If you don't agree to these Terms or don't want to create a Yodlee ID, do not provide your telephone number and instead choose "Proceed As A Guest."***

A. General Description. While FastLink allows you to connect one Account to one Application, creating a Yodlee ID will allow you to easily connect one Account to many Applications. With a Yodlee ID you won't need to individually link new Applications to each Account.

B. How It Works. A Yodlee ID allows you to save Data directly with Yodlee and decide which Applications you'd like to share that Data with in the future. When you use your Yodlee ID in a new Application for the first time you'll be asked to choose which Accounts connected to your Yodlee ID you'd like to connect to the Application. Where supported by the Data Source you can connect those Accounts and share Data without needing to re-authenticate at the Data Source.

C. Differences From Standard FastLink Terms. Except for the differences noted in this section (C), the terms in sections (I) – (VI) still apply to Yodlee ID, Accounts connected to your Yodlee ID, and Data shared with Applications using your Yodlee ID.

1. Our Relationship to You. Yodlee ID is a service provided by Yodlee directly to you. You are our client with respect to your Yodlee ID and Data saved directly to your Yodlee ID. With respect to those services we operate based on these Terms with you. You may manage your Yodlee ID and Application connections using the Yodlee ID Portal.

2. Our Relationship to the Application Provider. Yodlee acts as a service provider to the Application Provider with respect to: (i) any FastLink functionality integrated into the Application and (ii) hosting Data shared to/saved within Applications (as opposed to Data saved directly to your Yodlee ID). In those contexts we operate on the Application Providers instructions,

governed by our contract with them.

3. Yodlee's Use of Data. Yodlee's privacy notice applies to our use and processing of all Data saved to your Yodlee ID. Yodlee does not sell your personal information, however such information is defined under applicable law. Each Application Provider's privacy notice will apply to that Application Provider's use of Data you choose to share from your Yodlee ID. ***As part of your Account(s) being linked to a Yodlee ID you agree that Yodlee may use for commercial purposes as permitted by law information derived or excerpted from your Data that does not contain your personal information or other information that can reasonably be used to determine your identity.***

4. Terminating Your Yodlee ID. If you terminate your Yodlee ID or we otherwise discontinue the Yodlee ID service: (i) each connection made using the Yodlee ID will terminate (both Account-to- Yodlee connections and Yodlee-to-Application connections) and Yodlee will no longer access Accounts nor share Data with Applications based on those terminated connections, (ii) we will delete or de-identify all Data saved to your Yodlee ID (but not Data already shared to/saved within Applications, whether hosted by the Application Provider or by Yodlee as its service provider), and (iii) these terms will terminate with respect to your Yodlee ID.

When a Yodlee ID is terminated previously connected Applications will stop receiving new Data but will still have access to the Data you've already shared to/saved within that Application. If you want an Application to delete the Data you've already shared, you will need to use the deletion methods provided by the Application Provider. If you'd like an Application to continue receiving Data after terminating your Yodlee ID, you will need to re-connect your Account directly to the Application using FastLink.

Find out more about managing your Yodlee ID in section D below.

5. Disconnecting One Application. If you choose to disconnect an Application from your Yodlee ID, Yodlee will stop sending Data to that Application. If you want an Application to delete the Data you've already shared, you will need to use the deletion methods provided by the Application Provider.

If we stop providing services to an Application Provider: (i) these Terms will continue to apply with respect to your Yodlee ID, any other Applications you've connected using your Yodlee ID, and any other direct FastLink connections without your Yodlee ID; (ii) we will delete within our systems all Data we host for that Application (but not Data saved to your Yodlee ID); and (iii) unless the Application Provider hosts that Data directly, you will lose access to the historical Data saved within that Application (but not within other Applications or your Yodlee ID).

Find out more about managing Applications connected to your Yodlee ID in section D below.

6. Data Source Connections and Limitations. Some Data Sources place protections on how third parties may use, store and share your Data when accessed using a Data Source provided API. Where those requirements prohibit saving Credentials to your Yodlee ID you'll need to re-authenticate with the Data Source each time you connect your Account to a new Application. Applicable laws and regulations may also protect how your Data may be used, stored, shared or processed. Yodlee follows all applicable laws with respect to your Data and privacy.

D. Managing Your Yodlee ID. To manage your Yodlee ID and linked Applications log-in to the Yodlee ID Portal located here.

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