

PREAUTHORIZATION OF MONTHLY ELECTRONIC FUNDS TRANSFER FROM YOUR FUNDING ACCOUNT: By clicking “I agree” to enter into this Auto Debit Authorization, you authorize DraftFuel Inc., doing business as Paylay, and any of its agents, including Central Bank of Kansas City (CBKC), for the entire period, if any, in which your Paylay Account is subject to a Subscription Fee, Spare Change Roundups, and/or Fixed Percentage Deposits, and/or Recurring Deposits under the Terms of Service to process a recurring ACH debit from your Funding Account(s) in the amounts and timing specified in the Terms of Service. Any ACH debit you preauthorize in the preceding sentence will result in an electronic funds transfer from your Funding Account(s) to pay, if applicable, the Subscription Fee, Spare Change Roundup, and/or Fixed Percentage Deposits, and/or Recurring Deposits or, if necessary, to electronically credit your account to correct erroneous debits.

You further authorize Paylay to instruct its agents to transfer money out of your Paylay Card to pay Paylay or its agents amounts, if any, of the Subscription Fee. The transfers you authorize in the preceding sentence include, without limitation, transfers to pay: (i) any Subscription Fee if your Funding Account is closed or disconnected from your Paylay Card or its transactions restricted; (ii) any Subscription Fees if the preauthorized recurring monthly ACH debit you authorized above is rejected in any month due to non-sufficient funds.

This Auto Debit Authorization will remain in full force and effect until you notify us or our service providers that you wish to revoke this authorization by contacting customer service at 1-866-373-8351 or by making such changes in the App in the Accounts section, if and as available. You must notify Paylay and its agents, including CBKC, at least five (5) business days before the scheduled debit date in order to cancel this authorization. If Paylay and CBKC do not receive notice at least five (5) business days before the scheduled debit date, we may attempt, in our sole discretion, to cancel the debit transaction. However, Paylay and CBKC assume no responsibility for any failure to do so.

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