PayBridge® – Terms and Conditions

PayBridge is a high-cost, short-term form of credit intended only for temporary financial needs or emergencies and is not designed for long-term or continuous use.

PayBridge is offered by BOKF, NA d/b/a (i) Bank of Oklahoma; (ii) Bank of Texas; (iii) Bank of Albuquerque and (iv) BOK Financial®. This document provides the terms and conditions that apply to PayBridge. By enrolling in PayBridge, you acknowledge that you have read, agreed to, and received a copy of these terms and conditions (the "Agreement"). For rules governing your Associated Account (defined below), refer to the current Depository Agreement for Transaction Accounts.

1. Definitions

- "Advance" means a draw of funds from your PayBridge line of credit.
- "Advance Balance" means the unpaid principal amount of all outstanding Advances, together with all unpaid Advance Fees.
- "Advance Fee" means the fee charged by us in connection with an Advance, as disclosed to you at the time the Advance is made and as otherwise described in this Agreement.
- "Associated Account" means the consumer checking account linked to PayBridge and receiving Qualified Direct Deposits, whether it be owned by you alone, or by you jointly with others.
- "Cooling-Off Period" means a period as described below under the heading Cooling-Off Period.
- "Credit Limit" means the maximum total credit available under PayBridge.
- "Day" means calendar day, unless otherwise expressly stated.
- "Digital Access" means our service that offers access to and information about both the Associated Account and your PayBridge line of credit.
- "PayBridge line of credit" means an open-end line of credit subject to this Agreement.
- Qualified Direct Deposit ("QDD") refers to an electronic credit of at least $100 and credited to your Associated Account and generally includes deposits that are recurring in nature and originate from employers, payroll processors, pension administrators, or government agencies (for example, Social Security), and other recurring deposits. QDDs generally do not include non-recurring or non-qualifying credits, including but not limited to tax refunds, reimbursements, rewards or incentive payments, claims, brokerage or investment activity, person-to-person payments (such as Zelle), wire transfers, or transfers or advances from another financial institution, even if processed through electronic means. Whether a deposit qualifies as a QDD is determined by us based on available transaction information, including the amount, source, transaction type, and description.
- "We," "us," and "our" mean BOKF, NA d/b/a (i) Bank of Oklahoma®; (ii) Bank of Texas; (iii) Bank of Albuquerque® and (iv) BOK Financial®.
- "You," and "your" mean the person acknowledging and accepting the terms of this Agreement by enrolling in PayBridge.

2. Eligibility

PayBridge Eligibility

- In order to enroll in PayBridge, and to remain enrolled: You must be an owner or joint owner of an eligible Associated Account
- You confirm that the physical address, temporary address (if applicable), telephone number and other contact information you have provided to us for the Associated Account is accurate and current.
- You, and every other owner of the Associated Account, must be at least 18 years of age, have a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), and reside in a state where PayBridge is offered: Arkansas, Arizona, Colorado, Kansas, Missouri, New Mexico, Oklahoma, or Texas, as reflected by each Associated Account owner's permanent address on file with us.
- No owner of the Associated Account is more than 15 Days delinquent on any loan with us.
- Accounts with non-personal ownership (such as trust, conservatorship/guardianship, custodial, representative payee, or estate) are ineligible.
- Accounts subject to legal process (e.g., garnishment or levy) or that are part of a bankruptcy proceeding are ineligible.
- Accounts in a restricted status such as credits only, dormant, inactive or debits only are ineligible.
- Accounts overdrawn for 10 or more continuous Days are ineligible.
- Accounts experiencing 20 or more Days in overdrawn status over the prior 35 Days are ineligible.

Failure to maintain the eligibility of the Associated Account will result in your PayBridge account being frozen, suspended and/or terminated as set forth in this Agreement.

Deposit Eligibility

- For PayBridge accounts open 90 Days or less: the Associated Account must receive at least $500 in QDDs during the previous 35 Day period and must have at least 35 Days of Qualified Direct Deposit history.
- For PayBridge accounts open more than 90 Days: the Associated Account must receive at least $500 in QDDs during the prior 35 Day period and an average of $500 or more in monthly QDDs over the last three fully-completed calendar months.

Failure to maintain the Associated Account's Qualified Direct Deposit eligibility will result in your PayBridge account being frozen, suspended and/or terminated as set forth in this Agreement.

3. PayBridge Account Enrollment and Status Changes

PayBridge Availability

Your PayBridge line of credit opens when (1) you have met the eligibility requirements and other applicable terms of this Agreement, (2) you have enrolled, and (3) we make funds available for Advances.

Associated Accounts with Joint Ownership
Where the Associated Account has more than one owner, any joint owner may enroll in PayBridge through Digital Access. Each Associated Account owner who has accepted these PayBridge Terms and Conditions may take an Advance, post a payment, or opt-out of PayBridge through Digital Access. Each Associated Account owner who has accepted this Agreement is jointly and severally liable for all use of PayBridge, including any Advances taken or obligations incurred by any other Associated Account owner.

Enrollment and Unenrollment
You may unenroll from PayBridge at any time. Enrollment and unenrollment for PayBridge are completed through Digital Access. To continue using PayBridge, you may be asked to review and agree to updated Terms and Conditions from time to time, including on an annual basis.

Temporary Freeze
We reserve the right in our sole discretion, to freeze access to your PayBridge line of credit. We will freeze access to PayBridge Advances if any of the following occurs.

- The Associated Account's QDDs no longer meet the Deposit Eligibility requirements.
- You are no longer an owner of the Associated Account.
- The Associated Account is in a restricted status such as credits only, dormant, inactive, frozen, no check activity or debits only.
- The Associated Account is overdrawn, and your available PayBridge credit is insufficient to bring the Associated Account balance to zero.
- You or any other owner of the Associated Account become more than 15 Days delinquent on any consumer or business loan obligation to us.
- The Associated Account becomes subject to garnishment or levy.

Outstanding Advance Balances will continue to be subject to all payment obligations under this Agreement while a temporary freeze is in place.

Your access to PayBridge Advances will generally be restored within two business days after all eligibility requirements have again been satisfied.

If your PayBridge account remains in a frozen status for a period of six (6) consecutive months or longer, we will terminate your PayBridge account. Any outstanding Advance Balance will become due and payable in accordance with this Agreement.

Suspension
We reserve the right in our sole discretion, to suspend access to your PayBridge line of credit. We will suspend access to PayBridge Advances for 60 Days if any of the following occurs:

- The Associated Account remains overdrawn for 10 or more continuous Days.
- The Associated Account has experienced 20 or more Days in overdrawn status in the prior 35 Days.
- At the end of the 60 Day suspension period, if all eligibility criteria are met, your access to PayBridge Advances will generally be restored within two business days.

Outstanding Advance Balances will continue to be subject to all payment obligations under this Agreement while a suspension is in place.

If your PayBridge account remains in a suspended status for a period of six (6) consecutive months or longer, we will terminate your PayBridge account. Any outstanding Advance Balance will become due and payable in accordance with this Agreement.

Termination

We reserve the right, in our sole discretion, to terminate your PayBridge line of credit. We will terminate your PayBridge account, and all outstanding Advance Balances will automatically become immediately due, when any of the following occur:

- You initiate termination of your PayBridge line of credit.
- The Associated Account is closed by you and/or any other Associated Account owner.
- The Associated Account is closed by us.
- An outstanding Advance(s) has not been fully repaid, through automatic repayment from Qualified Direct Deposits and/or manual repayment, by 10 PM Central Time on the 50th Day after the Advance was taken or, if the 50th Day is not a bank business day, by 10 PM on the next bank business day. See section 7 below.
- Any one or more owner(s) of the Associated Account no longer lives in Arkansas, Arizona, Colorado, Kansas, Missouri, New Mexico, Oklahoma, or Texas.
- Your death, except when another owner of the Associated Account is also enrolled in PayBridge.
- The addition of a new owner of the Associated Account prevents the Associated Account from meeting eligibility requirements.
- The Associated Account is changed to an ineligible type (such as a student, trust or business account)
- Your PayBridge account remains in a frozen or suspended status for a period of six (6) consecutive months or longer.
- You violate any term of this Agreement.

We will terminate your PayBridge line of credit if you and/or any other Associated Account owner become subject to bankruptcy.

Cooling-Off Period

You will not be able to take new Advances for a full calendar month if your Advance Balance is at your Credit Limit at least once during each of three consecutive calendar months. This Cooling-Off Period will begin on the first business day of the following month. After the Cooling-Off Period ends, your Credit Limit may have changed, as it is automatically recalculated at the beginning of each month.

The following table illustrates how a Cooling-Off Period would apply.

Date / Month	Account Status or Activity
June 1	Your PayBridge account is opened.
September	Your Advance Balance reaches your Credit Limit during the month.

October	Your Advance Balance continues to be at your Credit Limit at the beginning of the month (second consecutive month).
November	Your Advance Balance again reaches your Credit Limit at least once during the month (third consecutive month).
December 1	A one-month Cooling-Off Period begins on the first business day of the month.
December (entire month)	You cannot take new Advances during this full calendar month.
January 1	The Cooling-Off Period ends. Your Credit Limit is automatically recalculated, and you may be eligible to take new Advances, subject to your updated Credit Limit and the terms of the Agreement.

4. Credit Limit

Your Credit Limit is recalculated automatically on the first business day of each month. The calculation is based on:

1. Qualified Direct Deposits received by the Associated Account, based on the lesser of:
    - total QDDs from the past 35 days, or
    - monthly average QDDs from the past 3 fully-completed calendar months
2. Rounding, where the result is rounded down:
    - to the applicable maximum Credit Limit, and/or
    - to the nearest $20 increment

We may change your Credit Limit, including reducing it to $0, based on Associated Account activity, status, age, and QDD history. We will notify you of changes when required by applicable law.

5. Advance

- You may request an Advance through Digital Access (mobile or online).
- Each Advance is deposited into your Associated Account and establishes an Advance Balance.
- Advances must be in whole dollars; the minimum Advance is $20, and Advances must be in $20 increments.
- You are allowed up to 20 Advances during each statement cycle. Any unpaid Advances from a prior statement cycle count toward this limit.
- We calculate your Advance Balance by adding all Advance amounts (including applicable fees) and subtracting payments.
- If the Associated Account has a negative balance, an Advance will first be applied to bring the Associated Account balance to at least zero before any Advance remainder is available for withdrawal.
    - Example:

Assume Your Associated Account balance is –$50 at the time you request a $300 Advance. The first $50 of the Advance will be applied to offset the negative balance, bringing the Associated Account to $0, and the remaining $250 will be made available to you.

- If the Associated Account is overdrawn and the amount available on your PayBridge line of credit is less than the amount necessary to bring the Associated Account to at least a zero ($0) balance, you are not eligible for an Advance.
- Use of PayBridge may reduce the amount of overdraft coverage available on the Associated Account. The total amount of PayBridge credit and overdraft coverage available to you may be limited by us.
- For information on the order in which Advances may be processed or applied relative to other transactions that post on the same business day, please refer to Your Associated Account Agreements and Disclosures.
- **Cut-off Time Information:** An advance taken after 10 PM Central Time, or on a weekend or federal holiday, will appear in your Available Balance, but will not be posted until the end of the next business day. The Advance will not be immediately available to cover an overdraft or a transfer. If you anticipate that the funds in your Associated Account may be insufficient to cover checks or other items that will post to your Associated Account on a given business day, you may request a PayBridge Advance before 10 PM CST on the same business day to help avoid an overdraft.

6. Advance Fee

For borrowers other than those covered under the Military Lending Act (MLA) or the Servicemembers Civil Relief Act (SCRA), the fee for an Advance is 5% of the Advance amount.

Sample 5% Advance Fee calculations:

Advance Amount	**Advance Fee (5%)**
$ 20.00	$ 1.00
$ 60.00	$ 3.00
$ 100.00	$ 5.00
$ 200.00	$ 10.00
$ 500.00	$ 25.00
$ 800.00	$ 40.00
$ 1,000.00	$ 50.00

Fees	
PayBridge Advance Fee	5% of Advance amount, **or** $1 for every $20 Advanced. Minimum Advance is $20

Billing Rights: This Agreement includes information about your right to dispute transactions and the steps to do so.

Your Rights Under the Military Lending Act (MLA)
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Oral Disclosures: In order to hear important Military Lending Act disclosures and payment information provided in this Agreement, please call us at the phone numbers listed at the bottom of this Agreement.

7. Promise to Pay and Methods of Repayment

Promise to Repay
For value received, you promise to repay all Advances and related Advance Fees under this Agreement. Each Advance and related Advance Fee must be paid within 50 days.

Methods of Repayment
Each repayment will be applied as described below in Application of Payments. There are two ways to repay an Advance Balance:

I. Automatic repayment from Qualified Direct Deposits

By enrolling, you authorize us to electronically debit the Associated Account to repay an outstanding Advance Balance from the next QDDs. For repayment purposes, we will not use the first $60 of any QDD; that amount will remain in the Associated Account. Also, in the event the Associated Account is overdrawn at the time of the QDD, the QDD will be applied first to offset the negative balance and bring the Associated Account balance to $60. The remainder of the QDD will be applied to your PayBridge obligations in accordance with the Application of Payments section of this Agreement.

II. Manual payment

You may make payments toward an outstanding Advance Balance through Digital Access (mobile or online). Future payments cannot be scheduled, and no payment may be made once all outstanding Advance Balances have been repaid. Manual payments will be applied in accordance with the Application of Payments section of this Agreement. A manual payment made through Digital Access will not prevent us from applying Your next QDD to any Advance Balance outstanding at the time of that QDD.

Important Payment Information:
If we initiate a PayBridge payment from the Associated Account and there are insufficient funds available, you will not be charged fees related to the PayBridge payment beyond the applicable Advance Fee, and the Associated Account will not be closed solely as a result of the attempted payment. However, PayBridge payments reduce the Associated Account balance and may result in other fees, restrictions, or actions under the terms of the applicable deposit account agreements.

Application of Payments
We will automatically apply available repayment amounts from Qualified Direct Deposits to your outstanding PayBridge obligations. Payments will be applied first to all outstanding Advance Fees, and then to outstanding Advances, beginning with the oldest Advance and continuing in the order Advances were taken until the repayment amount is exhausted.

The following example shows how a payment is applied when multiple Advances are outstanding.

Activity	How Your Payment Is Applied
Outstanding Balance	You have two outstanding Advances: Advance #1 with a $5 Advance Fee and a $100 balance, and Advance #2 with a $10 Advance Fee and a $200 balance.
Payment Received	A payment of $50 is received.
Step 1	The first $15 is applied to all unpaid Advance Fees ($5 for Advance #1 and $10 for Advance #2).
Step 2	The remaining $35 is applied to the oldest outstanding Advance balance (Advance #1).
Result	All Advance Fees have been paid. Advance #1's balance is reduced from $100 to $65. Advance #2's balance remains $200.

8. <u>Statements</u>
Your combined monthly statement for the Associated Account and PayBridge will show details of PayBridge Advances, fees, Advance Balances, payment due dates, payments, credits, and your Credit Limit.

Your Billing Rights: Keep This Notice for Future Use
This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act. If you think there is an error on your statement, write to us at the dispute address shown on your statement. In your letter, include (1) your name and account number, (2) the dollar amount of the suspected error, and (3) a description of the problem and why you believe it is a mistake. You must contact us within 60 days after the error appears on your statement. You must notify us of potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

When we receive your letter, we must do two things. First, within 30 days of receiving your letter, we will confirm receipt and indicate whether we have already corrected the error.

Second, within 90 days of receiving your letter, we will either correct the error or provide an explanation of why the bill is correct. While we investigate, we will not try to collect the amount in question or report you as delinquent for that amount. The charge in question may remain on your statement, and we may apply any unpaid amount against your Credit Limit. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. After we finish our investigation, one of two things will happen. **If we made a mistake**, you will not be responsible for the amount in question or related fees. **If we do not believe there was a mistake**, you must pay the amount in question along with applicable fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. The due date(s) of any PayBridge Advance(s) still owed at the investigation's conclusion may be extended as appropriate.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow these rules, you do not have to pay the first $50 of the disputed amount even if the bill is correct.

9. <u>Default and Bank Remedies</u>

You will be in default if any of the following occur:

- The Associated Account fails to meet or maintain the Account Eligibility and/or the Deposit Eligibility criteria.
- You fail to satisfy the repayment obligations in this Agreement.
- We have cause to suspend, freeze, and/or terminate your PayBridge account under the terms of this Agreement.
- The terms of the Associated Account agreement are violated by you or any other owner of the Associated Account.
- You violate the terms of this Agreement.
- There is fraud or material misrepresentation by you or another Associated Account owner in connection with PayBridge or the Associated Account.
- A judgment is entered against you.
- Your actions or inactions adversely affect our security interest in the Associated Account.
- We in good faith believe our security interest in the Associated Account to be in jeopardy.
- Your death, except when another owner of the Associated Account is also enrolled in PayBridge.

If you default, your Advance Balance becomes immediately due and payable. We may:

- Require payment of all outstanding Advance Balances before the scheduled due date.
- Apply any balance in the Associated Account or any account with us owned by you to pay any Advance Balance.
- Suspend or terminate your ability to take Advances.
- Terminate your PayBridge Account.

- Pursue all remedies available under law to collect outstanding debts.

10. Charge-Off and Costs of Collection

Charge-Off

If an Advance Balance remains unpaid after the repayment deadline, we may charge off the unpaid amount in accordance with our standard credit policies. Charge-off does not eliminate your obligation to repay. After charge-off, the unpaid balance may be subject to collection activity. If your PayBridge account is charged off, we may apply available funds from the Associated Account to the outstanding balance. If insufficient funds are available in the Associated Account, we may, to the extent permitted by law and applicable agreements, apply funds from any other deposit accounts held by you with us.

Costs of Collection

You agree to pay the reasonable costs we incur to collect amounts owed after default, including attorney's fees, to the extent permitted by applicable law.

11. Security Interest in Associated Account and Other Accounts Owned by You

You have, pursuant to this Agreement (i) granted us a first priority lien and security interest in the Associated Account and in each other account maintained with us that is owned (now or hereafter, in whole or in part) by you (collectively, the **"Grantor Accounts"**); and (ii) granted us contractual offset rights, and acknowledged our additional statutory setoff rights, in and to the Associated Account and each of the other Grantor Accounts, thereby allowing us, among other remedies, to offset any debt now or hereafter owed by you to us, whether in connection with PayBridge (including, without limitation, unpaid Advances) or otherwise, against the Associated Account and each of the other Grantor Accounts. Without limitation of any of the foregoing, you hereby further acknowledge and agree that such first priority lien and security interest granted to us by you is subordinate to any and all such rights of set-off or offset that we may now or hereafter have against the Associated Account and/or each of the other Grantor Accounts.

12. Change in Terms

We may change the terms of your PayBridge line of credit without notice, except that notice will be provided as and when required by applicable law. By continuing to use PayBridge, you accept the change(s) in terms. You may decline changes by unenrolling from PayBridge.

13. Alternative Forms of Credit

PayBridge is designed for short-term funding needs and is not intended to be a continuous source of funds. To learn more about lower-cost credit options, visit our website or connect with a banker at any of our banking centers.

14. Governing Law

This Agreement, including fees, is governed by the federal law applicable to national banking associations (including 12 U.S.C. § 85) and, except as preempted by federal law, by the laws of the State of Oklahoma where BOKF, NA is located.

15. Communication: Telephone Monitoring and Recording

We may monitor or record telephone calls for quality assurance and training purposes. For assistance, you may contact us at the phone numbers listed at the bottom of this Agreement or through Digital Access (mobile and online banking).

16. Arbitration Agreement

PLEASE READ THIS CAREFULLY. IT AFFECTS YOUR RIGHTS.

You and we agree to arbitrate all disputes and claims arising out of or relating to this Agreement.

The Federal Arbitration Act governs the interpretation and enforcement of this provision. A party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Intent to Arbitrate ("Notice"). The Notice to us should be addressed to: General Counsel, BOKF, NA, Frederic Dorwart Lawyers, PLLC, 124 East 4th Street, Tulsa, OK 74103. ("Arbitration Notice Address"). The Notice must (a) include your name, full account number, mailing address, telephone number and email address; (b) describe the nature and basis of the claim or dispute; and (b) set forth the specific relief sought ("Demand"). If we do not reach an agreement to resolve the claim within 30 days after the Notice is received, you or we may commence an arbitration proceeding. If you commence an arbitration and the relief you seek is $10,000 or less, you may choose whether the arbitration proceedings will be conducted in person, by telephone, by teleconference, or based only on document submissions. Unless we and you agree otherwise, all hearings conducted as part of an arbitration commenced by you shall take place in the county of your billing address.

Except as modified by this Agreement, the arbitration shall be governed by the Consumer Arbitration Rules as supplemented by the Mass Arbitration Supplementary Rules of the American Arbitration Association ("AAA Rules"), and shall be administered by the AAA. Notwithstanding any contrary provision of the AAA Rules, any dispute between the parties as to whether an issue is subject to arbitration shall be decided by a court of competent jurisdiction.

Each party will be responsible for the arbitration fees as allocated by the applicable AAA Rules. If, however, the substance of your claim or the relief sought in the Demand is without factual support, as determined by the arbitrator under the standards set forth in Federal Rule of Civil Procedure 11(b), you will be obliged under the AAA Rules to reimburse us for any such fees already disbursed by us.

You agree that, by entering into this Agreement, you and we are:

(1) **WAIVING THE RIGHT TO A TRIAL BY JUDGE OR JURY**;

(2) AGREEING THAT YOU AND WE MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY, and NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE OR REPRESENTATIVE PROCEEDING. Further, you agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over

any form of a class, collective or representative proceeding, and that if this specific proviso is found to be unenforceable, then the entirety of this arbitration clause shall be null and void.

Notwithstanding any provision in this Agreement to the contrary, we agree that if we make any change to this arbitration provision (other than a change to the Arbitration Notice Address) while you have an account to which this Agreement applies, you may reject any such change to this arbitration provision and require us to adhere to the language in this provision.

1. MLA Exception. If you are a Covered Borrower under the Military Lending Act (10 U.S.C. § 987), you are not required to arbitrate disputes under this Agreement.

2. Rules, Fees, and Location. AAA rules and forms are available at www.adr.org or by calling 800-778-7879. Claims must be filed at any AAA office.

17. <u>Acknowledgement and Acceptance</u>

By enrolling in PayBridge and using your PayBridge line of credit, you acknowledge and agree that:

- You have received, read, and understand these PayBridge Terms and Conditions (the "Agreement"), and agree to be bound by them.
- You understand that PayBridge is a high-cost, short-term form of credit intended only for temporary financial needs or emergencies and is not designed for long-term or continuous use.
- You understand that eligibility for PayBridge is based on ongoing requirements related to the Associated Account and Qualified Direct Deposits, and that failure to continue to meet these requirements may result in a freeze, suspension or termination of your PayBridge line of credit.
- You understand that a Cooling-Off Period will apply under this Agreement, in the event your Advance Balance is at your Credit Limit at least once during each of three consecutive calendar months.
- You authorize us to automatically repay outstanding Advance Balances and applicable fees from the Qualified Direct Deposits and otherwise from the Associated Account as described in this Agreement.
- You understand that Advance Fees apply to each Advance and that repayments will be applied first to unpaid Advance Fees and then to outstanding Advance principal balances, beginning with the oldest Advance. Failure to repay Advances within the required timeframe may result in default, termination, charge-off, and collection activity.
- You acknowledge that your Credit Limit may change, including being reduced to $0, based on your account activity, Associated Account deposit history, and other factors under this Agreement and applicable law.
- You acknowledge that disputes related to PayBridge will be subject to arbitration as described in this Agreement, unless you are a Covered Borrower under the Military Lending Act.
- You acknowledge that federal and state law govern this Agreement, and that we may change the terms of PayBridge as permitted by applicable law.

By selecting “Accept terms and conditions” to enroll in PayBridge through Digital Access, you confirm your acknowledgment and acceptance of this Agreement and certify that all information you have provided to us is accurate and current.

To contact ExpressBank, please call us using the following phone numbers:

Bank of Texas	(800) 346-5312
Bank of Oklahoma	(800) 234-6181
Bank of Alburquerque	(800) 583-0709
BOK Financial	(844) 517-3308

Revised on: October 19th, 2026