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TransPecos Banks Consumer Deposit Account Agreement Disclosures Stake Consumer Deposit Account Program

Last updated: July 10, 2025

The following TransPecos Banks Consumer Deposit Account Disclosures (“Disclosures”) apply to the demand deposit account (“Account”) issued by TransPecos Banks, SSB, a Texas state savings bank (“Bank”), member of the Federal Deposit Insurance Corporation (“FDIC”) and chartered under the laws of the State of Texas. These Disclosures are incorporated by reference into the TransPecos Banks Consumer Deposit Account Agreement (“Agreement”) and TransPecos Banks Consumer Visa Debit Cardholder Agreement (“Cardholder Agreement”). Stake Network Inc. (“Program Partner”) is responsible for assisting the Bank with the administration of the Stake Consumer Deposit Account program (“Program”). Capitalized terms not otherwise defined herein are ascribed the same meaning as set forth in the Agreement.

1.1 How to Contact Us

For most matters, you should email us at hello@stake.rent or contact us via the Online Banking Application. You may also contact us at 206-385-4044 from 8am-6pm EST, Monday through Friday. The Program Partner’s website is available at <https://www.stake.rent/>.

For questions or concerns about any debit card-related transactions, including, but not limited to: (i) if your debit card, debit card number, or PIN is lost, stolen, or misplaced; (ii) the fraud alerts program or support or (iii) if you would like us to stop a recurring debit to your debit card, please contact us at 1-800-847-2911.

For questions or concerns about any non-card transactions, including, but not limited to: (i) suspected errors or unauthorized EFTs; or (ii) if you would like to place a stop payment request for preauthorized transfers, please contact us at hello@stake.rent or Online Banking Application.

If applicable, for questions or concerns about adding and/or deleting Authorized Users; checking your current interest rate; substitute checks or check standards; or closing your Account, please contact us at hello@stake.rent or Online Banking Application.

For questions or concerns about updating your name, address, or other contact information; identity theft; reporting account takeover; checking the status of a transaction; or providing instructions regarding a transaction, such as direct deposits and other incoming ACH transactions, please contact us at hello@stake.rent or Online Banking Application.

For Fraud Outreach, please contact us at 206-385-4044.

1.2 Account Types and Tiers

We offer four (4) types of Account tiers: Tier 1, Tier 2, Luxury Tier 1, and Luxury Tier 2.

Tier 1 and Tier 2 designation is at our sole discretion, based on various factors, such as your monthly rent cost.

You may be eligible for Luxury Tier 1 designation if your rent amount is greater than \$4,000 per month. You may be eligible for Luxury Tier 2 designation if your rent amount is greater than \$10,000 per month.

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The Account tier that you are placed in may affect your transaction limitations as set forth in the Disclosures. Unless otherwise stated in the Disclosures, all terms contained in the Agreement apply equally to all Account tiers.

1.3 Paperless Account

To open an Account, you must agree to go “paperless.” This means that you must (a) provide us with and continue to maintain a valid email address and (b) accept electronic delivery of all communications that we need or decide to send you in connection with your Account by agreeing to the [Consent to Electronic Disclosures](#).

1.4 Joint Account Applicability

Your Account does not allow joint ownership.

1.5 How To Open an Account

You may open an Account by visiting the Program Partner’s website at <https://www.stake.rent/> and following the instructions there.

You may also open an Account by downloading the Stake: Rent with a Return mobile application and following the instructions within the application.

1.6 Minimum Deposits and Balances

There is no minimum deposit required to open an Account and no minimum balance you need to maintain in your Account.

An active Stake Membership is required in order to keep your account opened. Failure to pay the monthly Stake Membership will result in account closure (30) Thirty days from missed payment. Please refer to the fee schedule in section 1.13 for further details.*

1.7 Interest Disclosures

This Account is not interest-bearing. No interest will be paid on this Account.

1.8 Confidentiality and Our Privacy Policy

Information about your Account and your transactions is collected by pursuant to the Agreement. The Program Partner’s privacy policy is available at <https://www.stake.rent/legal/privacy-policy>.

1.9 Deposits Into Your Account

You may make deposits into your Account using any of these methods described below. We do not charge you any fees for making deposits.

Deposit Method	Limitations for Your Tier 1, Tier 2, Luxury Tier 1, and Luxury Tier 2 Account
Direct Deposits and other ACH transfers initiated by a third party*	No limits

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Internal transfers between eligible Accounts managed by the Program (see the “Transfers To or From Accounts You Have With Us” section of the Agreement)	No limits
ACH transfers to your Account from a connected U.S. bank account with another institution (see the “Transfers To or From Connected U.S. Bank Accounts” section of the Agreement)**	<p>Tier 1: \$1,000/day \$10,000/month</p> <p>Tier 2: \$4,000/day \$10,000/month</p> <p>Luxury Tier 1: \$10,000/day \$20,000/month</p> <p>Luxury Tier 2: \$50,000/day \$100,000/month</p>
Cash deposit at in-network ATM	<p>\$2,000/day</p> <p>You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM. You cannot make cash deposits at out-of-network ATMs.</p>
Checks (via the Check Deposit Services*)	<p>Tier 1 and Tier 2: \$2,500/day \$5,000/month</p> <p>Luxury Tier 1: \$10,000/day \$20,000/month</p> <p>Luxury Tier 2: \$50,000/day \$100,000/month</p>
<p>* The recipient’s name on any direct deposit, ACH, or deposited check must match the name on the Account or the deposit may be returned to the originator.</p> <p>** You may transfer funds between your Account and another bank account. The connected bank account must be located in the United States.</p>	

1.10 Our Funds Availability Policy

It is our policy to make deposits to your Account available for withdrawal according to the table provided in the “Our Funds Availability Policy” section of the Agreement, except where limited by us pursuant to the “Transfers To or From Connected U.S. Bank Accounts” section of the Agreement.

Your Account supports the following types of deposits:

If you make or receive a deposit via...
Internal transfers between eligible Accounts managed by the Program (see “Transfers To or From Accounts You Have With Us” section of the Agreement)
Direct Deposits and other ACH transfers initiated by a third party
Cash deposit at in-network ATM
Checks (via the Check Deposit Services)

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1.11 Withdrawals From Your Account

You, or, if applicable, an Authorized User, may withdraw funds up to the amount of your Available Balance less applicable fees using any of the methods below and subject to the following limits:

Withdrawal Method	Limitations for Your Tier 1, Tier 2, Luxury Tier 1, and Luxury Tier 2 Accounts
Internal transfers between eligible Accounts managed by the Program (see the “Transfers To or From Accounts You Have With Us” section of the Agreement)	No limits
ACH transfers from your Account from a connected U.S. bank account with another institution (see the “Transfers To or From Connected U.S. Bank Accounts” section of the Agreement)	<p>Tier 1: \$1,000/day \$5,000/month</p> <p>Tier 2: \$4,000/day \$5,000/month</p> <p>Luxury Tier 1: \$10,000/day \$20,000/month</p> <p>Luxury Tier 2: \$50,000/day \$100,000/month</p>
ACH transfers to a merchant or other third party you authorize to withdraw from your Account using your routing number and account number	No limits

ATM withdrawals	<p>Tier 1 and Tier 2: \$500/day</p> <p>Luxury Tier 1 and Luxury Tier 2: \$1,000/day</p>
Point-of-sale (POS) transactions, online purchases, and other transactions at merchants using your debit card	<p>Tier 1: \$2,500/day</p> <p>Tier 2: \$4,000/day</p> <p>Luxury Tier 1: \$10,000/day</p> <p>Luxury Tier 2: \$50,000/day</p>
Checks drawn on your Account	<p>Tier 1, Tier 2, Luxury Tier 1, and Luxury Tier 2: \$100,000/month</p>

1.12 Overdraft Services

We do not offer overdraft services or charge fees for overdrafts or non-sufficient funds. We typically will return or decline to process a transaction (including, where applicable, ATM and debit card transactions) if it exceeds your Available Balance.

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However, it is still possible for you to overdraft your Account, such as when you write checks (since there is a delay between when you write the check and when we receive it for processing), when we settle authorized debit card transactions, as discussed in the “Debit Card Authorization” section of the Agreement, or if a deposit you make is returned.

You must make a deposit immediately to cover any negative balance, including a negative balance resulting from an overdraft, without notice or other demand from us. If your Account has a negative balance for sixty (60) calendar days or more, we may close your Account. We reserve the right to close your Account at an earlier date, as permitted by law.

1.13 Fee Schedule

Fee Description	Fee Amount and Frequency	Additional Details
Astra instant payouts fee	1.75% of the transaction amount	This fee applies for both inbound and outbound Astra instant transfers.
International transaction fee	One percent (1%) of the transaction	You will be charged this fee for any ATM or POS transactions conducted outside the United States or online transactions conducted with a merchant outside the United States.

Out-of-network ATM transaction fee		<p>You may be charged a fee, including for balance inquiries, by the operator of an out-of-network ATM.</p> <p>You can avoid fees by using an in-network ATM. You can identify an in-network ATM by looking for the Allpoint logo on or near the ATM.</p>
Membership Fee*	\$10/month	<p>The monthly membership fee can be waived, if you maintain an average monthly balance of \$250.00 or greater.</p> <p>Your account's average monthly balance is calculated by taking the account's balance at the end of each day, adding it up across the statement period, and dividing it by the number of days in the statement period.</p> <p>If you have less than \$10.00 in your account when the membership fee is assessed, you will have 30-days to add funds to your account to cover the membership fee or the account will be closed.</p>

1.14 Types of EFTs Supported by Your Account

Your Account supports the following types of EFTs:

- Direct deposits from your sources of income.
- Transfers to or from your Account and a connected bank account.
- Transfers to or from your Account by a merchant or other third party to whom you have provided your Account routing number and account number.
- Purchases or other transactions using your debit card.
- ATM deposits or withdrawals using your debit card.

1.15 P2P Transfer Services Applicability

The P2P Transfer Service is not enabled for your Account; therefore, the P2P Transfer Services section of the Agreement is not applicable to your Account.

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1.16 Check Deposits, Mobile Deposit Services, and Check Writing Applicability

The Check Deposit Services are enabled for your Account; therefore, the Check Deposits, Mobile Deposit Services, and Check Writing section of the Agreement applies to your Account. You can deposit checks

via iOS and/or Android.

1.17 Wire Transfers Applicability

Wire transfers are not enabled for your Account; therefore, the Wire Transfers section of the Agreement is not applicable to your Account.

1.18 Debit Card Applicability

Debit cards are enabled for your Account; therefore, the Cardholder Agreement applies to your Account.

1.19 Authorized Users Applicability

You are permitted to designate Authorized Users for your Account.