

Green Pier Terms of Use

Last Updated August 20, 2025

These terms of use (“Terms”) govern access to and use of the “Services,” which include Green Pier websites, Green Pier mobile applications, and any related electronic services through Green Pier, including account opening, access to account information, online funds transfer services, electronic delivery of documents and other services Green Pier may make available either alone or in conjunction with other parties. “You” or “Your” refers to any person or entity that accesses or attempts to access the Services. By using or accessing the Services, You agree to be bound by these Terms. Green Pier may update these Terms at any time. You are encouraged to review these Terms carefully prior to using the Services and each time You return as they are subject to change. In addition, by continuing to use the Services, You agree to any amendments, changes or modification of these Terms. You agree to use the Services only in accordance with these Terms.

1. Scope

If You are a Green Pier accountholder Your relationship with Green Pier is also governed by other agreements. Where Your use of the Services falls within the scope of those other agreements, to the extent that there is any conflict between these Terms and those other agreements, Your other agreements will apply. If You are a Green Pier accountholder, these Terms are fully incorporated into the customer account agreement applicable to Your account.

Certain sections of the Services may contain separate terms and conditions, which are in addition to these Terms. You should read those additional terms and conditions carefully. By accessing such sections or pages, You agree to be bound by those additional terms and conditions. In the event of a conflict, those additional terms and conditions will govern Your use of those sections or pages. You may be asked to execute supplemental agreements before You are permitted to access or use certain features or functionality within the Services (each, a “Supplemental Terms”). In the case of Supplemental Terms presented to You online, You authorize Green Pier to rely upon “checks” or “clicks” in designated locations as Your electronic signature and Your agreement to the terms of such Supplemental Terms. These Terms are in addition to any Supplemental Terms and are not intended to supersede or modify any such Supplemental Terms.

2. Information for Non-U.S. Users

The Services are for information and use by U.S. persons. Nothing on the Services shall be considered a solicitation to buy or an offer to sell a security, digital asset, or any other product or service, to any person who is not a U.S. person or is in any jurisdiction where such offer, solicitation, purchase, sale, or other product or service would be unlawful under the laws of such jurisdiction.

Each time You access the Services for any purpose, You shall be deemed to represent, warrant and covenant to Green Pier that You are not (a) located in, or a national or resident of, or associated with the government of, any country that is subject to U.S. trade sanctions, or (b) on any U.S. prohibited party list or acting on behalf of or owned or controlled by any person or entity on any such list.

3. Limitations Regarding Information Presented

The Services are not intended to provide legal, tax, or insurance advice. In general, the information contained in the Services has been prepared without reference to any particular user's personal situation.

Nothing on the Services shall be considered a solicitation to buy or an offer to sell a security, digital asset, or any other product or service, to any person who is in any jurisdiction where such offer, solicitation, purchase, sale, or other product or service would be unlawful under the laws of such jurisdiction.

Pricing and other information generated through the use of data or services made available via the Services may not reflect actual prices or values that would be available in the market at the time provided or at the time that

You may want to purchase or sell a particular security or other investment. In addition, credit ratings are statements of opinions and are not statements of fact. Any reference to a particular investment or security, a rating or any observation concerning an investment that is part of this information is not a recommendation to buy, sell or hold such investment or security or other asset, does not address the suitability of an investment or security or other asset for any particular investor, and should not be relied on as investment advice.

Before investing, You should consider whether any investment, investment strategy, security, other asset, or related transaction is appropriate for You based on Your personal investment objectives, financial circumstances, and risk tolerance. You are also encouraged to consult Your legal, tax, or insurance professional regarding Your specific situation.

4. Linking to the Services & Links from the Services

You recognize that Your use of the Services may involve the transmission to You of information that may be considered personal financial Information, including but not limited to the identity and number of shares that You trade and the net dollar price for the shares. You consent to the transmission by electronic means of such information through the Services; such consent shall be effective at all times that You use the Services.

Green Pier is not responsible or liable for any content, advertising, product, or other materials on or available from third party sites, even if linked from, or otherwise referenced on, the Services. Any such link or reference does not constitute an endorsement or recommendation with respect to such products or sites.

5. Trademarks

All trademarks and service marks on the Services belong to FMR LLC or an affiliate, except third-party trademarks and service marks, which are the property of their respective owners as discussed below.

6. Third Party Content

The Services include general information, quotes, data and other material, including ratings, concerning the financial markets, securities, and other subjects. Some of this content is supplied by companies that are not affiliated with any Green Pier entity ("Third Party Content"). The Third Party Content is protected by copyright pursuant to United States laws and international treaties and is owned or licensed by the providers, their affiliates or their suppliers of such Third Party Content ("Third Party Content Providers"). You acknowledge and agree that the Third Party Content is and shall remain valuable intellectual property owned by the Third Party Content Providers, and that no proprietary rights are being transferred to You with respect to such content. Reproduction of any Third Party Content in any form is prohibited except with the prior written permission of the Third Party Content Provider credited. Any use by You of such Third Party Content beyond the scope of the services provided to You by Green Pier generally requires a license from the Third Party Content Provider, along with an associated fee based on usage.

Neither Green Pier nor any Third Party Content Provider guarantees the accuracy, timeliness, completeness, usefulness, or availability of Third Party Content, nor is Green Pier or any Third Party Content Provider responsible for any errors or omissions in Third Party Content (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such Third Party Content. In no event shall Green Pier or any Third Party Content Provider be liable for any damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with any use of Third Party Content. A reference to a particular investment or security, a rating or any observation concerning an investment that is part of the Third Party Content is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security for any particular investor, and should not be relied on as investment advice. Credit ratings are statements of opinions and are not statements of fact.

You accept and assume all risks of using any Third Party Content. The inclusion of any Third Party Content on the Services does not constitute an endorsement or recommendation from Green Pier of such Third Party Content or the Third Party Content Provider.

Third Party Content shall not be distributed or redistributed in any manner by You or Your agents. To the extent You obtain or receive Third Party Content from the Services, Your receipt and use of that Third Party Content is subject to certain restrictions and terms and conditions pursuant to these Terms and as required by the Third Party Content Providers. Pursuant to these Terms, and as required by the Third Party Content Providers, You understand and acknowledge that You and Your agents are prohibited from distributing, redistributing, exporting to, downloading, providing access to, directly or indirectly, or otherwise transferring Third Party Content received from Green Pier to any party, including but not limited to, any service provider or vendor. You shall be liable and responsible to Green Pier for any actions or omissions, including any unauthorized or inadvertent receipt, use or misuse of Third Party Content by You or Your agent(s) in violation of these Terms, or any other obligations that are made to Green Pier by You.

Green Pier, in its sole discretion, reserves the right to immediately, without notice, suspend or terminate Your or Your agents', access to the Third Party Content. Upon termination or suspension of such access or use or upon the termination of Your relationship, You shall cease and shall cause all of Your agents to cease all use of and delete or purge any and all of the Third Party Content. Green Pier will not be liable to You for any modification or discontinuance of such access to the Third Party Content whether as a result of Green Pier's suspension or termination of the Third Party Content, Your relationship with Green Pier or for any other reason.

You agree that the foregoing terms and conditions shall survive any termination of Your right of access to the Third Party Content.

7. Timeliness of Content

All content on the Services is presented only as of the date and time published or indicated and may be superseded by subsequent market events or for other reasons. Users are cautioned not to place undue reliance on any forward-looking statements (indicated by language such as "believe", "anticipate", "expect" or similar words) which were based on information available at the time they were made. Green Pier undertakes no obligation to update publicly or revise any dated, forward-looking, or other statements.

8. Accuracy of Content

ALTHOUGH GREEN PIER TRIES TO INCLUDE ACCURATE AND TIMELY INFORMATION ON THE SERVICES, THERE MAY BE INADVERTENT INACCURACIES AND ERRORS, AND NEITHER GREEN PIER NOR ITS THIRD PARTY CONTENT PROVIDERS WARRANT THE ACCURACY, COMPLETENESS, AVAILABILITY OR TIMELINESS OF THE SERVICES OR ANY INFORMATION, TEXT, GRAPHICS, LINKS, OR OTHER GREEN PIER OR THIRD PARTY CONTENT PROVIDED ON THE SERVICES.

GREEN PIER MAY CHANGE THE SERVICES AND ANY CONTENT THEREON AT ANY TIME WITHOUT NOTICE, BUT GREEN PIER DOES NOT WARRANT THAT ANY DEFECTS OR INACCURACIES WILL BE CORRECTED OR THAT THEY WILL BE CORRECTED IN A TIMELY MANNER.

9. Password Security and Notification

If You have a password for access to non-public areas of the Services, You are solely responsible for maintaining the confidentiality of any username, password, and other security data, methods, and devices. Further, You are responsible for all activities that occur in connection with Your access credentials or password, including all instructions electronically transmitted to Green Pier via the Services and all use of any data, information or services obtained using Your access credentials or password and other security data. Green Pier shall not be under any duty to inquire as to the authority or propriety of any instructions given to Green Pier by You or by a person who has logged on using Your access credentials or password, shall be entitled to act upon any such instructions, and will not be liable for any loss, cost, expense, or other liability arising out of any such instructions. Accordingly, You should take steps to protect the confidentiality of Your access credentials or password. Nothing in these Terms alters or supersedes any rights or protections that might be provided to You under Regulation E.

Do not share with any other persons Your access credentials or passwords for the Services or any accounts or

applications of an external financial institution through which You are accessing the Services.

You agree that Green Pier shall not be under a duty to inquire as to the authority or propriety, including the suitability, of any instructions given to Green Pier by You, and shall be entitled to act upon any such instructions, and that Green Pier will not be liable for any loss, cost, expense or other liability arising out of any such instructions. You agree that the Services are the proprietary property of Green Pier and/or third parties from which Green Pier has obtained rights.

You accept full responsibility for the monitoring of Your account including frequently checking Your account information, reviewing Your transaction history online and promptly reviewing any correspondence, account statements and confirmations received from Green Pier. Notify Green Pier immediately if You become aware of any unauthorized activity, disclosure, loss, theft or unauthorized use of Your password.

10. Prohibited Uses and Termination of Access

You may use the Services only as permitted by law.

You may use the Services only for personal, non-commercial purposes.

You may not do any of the following: (a) use the Services in any manner that could damage or overburden any Green Pier server, or any network connected to any Green Pier server; (b) use the Services in any manner that would interfere with any other party's use of the Services; or (c) introduce or permit any person to introduce into the Services any code or malicious or hidden mechanisms that would impair the operation of the Services, or of Green Pier's computers, networks, or other devices or software.

You may not access the Services using devices, services, platforms, or software ("Third-Party Access Tools") designed to provide high-speed, automated, or repeated access to Services. This prohibition extends to Third-Party Access Tools used or intended to be used to facilitate trading in a Green Pier account or to automate or otherwise assist the process of obtaining, downloading, transferring, or transmitting any information to or from any Green Pier account, unless such Third-Party Access Tools are expressly approved in writing, authorized, or made available by Green Pier for Your use.

You may not use any feature or services made available by the Services to interact with any Green Pier computer, network or service other than for the purposes and in the manner for which the feature or service is made available to, and is intended to be used by, users of the Services.

Certain parts of the Services require credentials, such as a username and password, to access them ("Restricted Content"). You may not obtain or attempt to obtain access to Restricted Content, including but not limited to Green Pier customer accounts, through any means not intentionally made available by Green Pier for Your specific use.

Any commercial entity that accesses Restricted Content without express consent from Green Pier for any purpose, including to view, transact in or manage Green Pier customer accounts, is in violation of these Terms, even if instructed to do so by an authorized user or another party acting with authority on the authorized user's behalf. No content made available on the Services may be reproduced, duplicated, copied, sold, resold, or otherwise exploited for any commercial purpose without express written consent of Green Pier.

Accessing, using, or disclosing any data, content, or materials (including Third Party Content and Restricted Content) from the Services in any manner inconsistent with these Terms or any other obligations that are made to Green Pier by You will constitute immediate and irreparable harm to Green Pier and/or the Third Party Content Providers and, in such an event, remedies at law will not be adequate. Accordingly, in addition to all other remedies available at law or in equity, and regardless of any arbitration clause or alternative dispute resolution clause that might otherwise be applicable to certain disputes between You and Green Pier, Green Pier and its Third Party Content Providers shall have the right to seek equitable and injunctive relief (including temporary or preliminary injunctive relief) from a court of law, without the necessity of proving actual damages and without posting bond, to prevent any unauthorized, negligent, or inadvertent access, use or disclosure. You hereby waive any right You may otherwise have had to challenge, in any legal proceeding, any assertion by

Green Pier that Your alleged use of or access to the Services caused Green Pier irreparable harm.

Green Pier is not waiving or purporting to waive any rights that the Third Party Content Providers may have to pursue any and all claims against You or Your agents in connection with the unauthorized use or disclosure of Third Party Content.

Green Pier may terminate or suspend Your access to the Services for any violation of the provisions of these Terms or for any reason whatsoever at its sole discretion and without prior notice.

Green Pier may modify, change, or discontinue the Services in whole or in part, at any time. Green Pier may immediately terminate its provision of the Services to You if You breach these Terms or the Green Pier customer account agreement, into which this agreement is fully incorporated, if You have jeopardized the proper and efficient operation of the Services, or if You engage in activity which is contrary to Green Pier's policies. Any unauthorized use of the Services, whatsoever, shall result in automatic termination of these Terms.

You agree not to re-disseminate any information obtained under these Terms or any content made available to You through Services in any manner to third parties without the express prior written consent of Green Pier.

11. Privacy of Information

While using the Services, You may be asked to provide certain information to us, such as account information, or contact or other personal information, in order to use certain capabilities and/or to subscribe to Green Pier products or services.

All such information, as well as all other information collected when You use the Services, may be accessible to Green Pier personnel, is subject to possible retention, and may be used and shared consistent with Green Pier's Privacy Policy.

In addition, Your use of the Services may be monitored and recorded by us and/or our service providers for our business purposes.

12. Trade Orders

You understand that all trade orders placed through the Services are at Your sole risk and responsibility. You further understand that quotes, order executions, and execution reports could be delayed. During periods of heavy trading or volatility, quotes that are provided as "real time" may be stale — even if they appear not to be — and You may not receive every quote update. Security prices can change dramatically during such delays, and order execution may be delayed or unavailable.

If You attempt to cancel an order, You understand that there is no guarantee that an open order can be canceled, in whole or in part. If You wish to replace an order that You have attempted to cancel, You agree to confirm Your original order is canceled before creating the replacement order. You will not rely on a receipt of Your cancellation order; as that order may have arrived too late for Green Pier to act on.

13. Fees and Charges

You agree to be liable for any and all fees, charges or expenses that Green Pier may charge, or You may incur in connection with the use of the Services or any related functionality You understand that the rates, fees, billing and terms governing services provided by any third-party vendors or service providers may be determined solely by such third party. You understand and acknowledge that Green Pier is not delivering telecommunication, internet, or any other means of electronic access to the Services and that You are responsible for maintaining appropriate contracts with third parties to obtain such services. You agree to obtain access to and be solely liable for all payments related to all equipment and devices necessary to access the Services. You further understand that Your ability to make use of the Services may be limited by technical or other limitations present in the equipment and any devices You use to access the Services.

14. Market Data

You acknowledge that quotes, order executions, and execution reports could be delayed. You understand that

each participating national securities exchange or association asserts a proprietary interest in all of the market data (including without limitation real-time quotes) it furnishes to the parties that disseminate the data. You also understand that neither Green Pier nor any participating national securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy, or completeness of market data or any other market information, or messages disseminated by any party. Green Pier shall not be liable in any way, and You agree to indemnify and hold harmless Green Pier from and against any and all claims, demands, actions, losses, damages, liability, or costs, charges, counsel fees, and expenses of any nature ("Losses") arising from or occasioned by (a) any inaccuracy, error, or delay in, or omission of, (i) any such data, information, or message or (ii) the transmission or delivery of any such data, information, or message, or (b) any Losses arising from or occasioned by (i) any such inaccuracy, error, delay, or omission, (ii) nonperformance, or (iii) interruption of any such data, information, or message, due either to any act or omission by Green Pier or any other disseminating party or to any "force majeure" (i.e., flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, pandemic, insurrection, riot, labor dispute, accident, action of government, communications, or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of any disseminating party. You understand that these Terms may be enforced directly against You by the national securities exchanges and associations providing market data to You. Green Pier reserves the right to limit the number of free real-time quotes, including those provided through the Services.

You understand that You must use caution when placing orders because the price of securities may change sharply during the trading day or after-hours. In addition, You understand and agree that if You cannot pay for a transaction, Green Pier may liquidate account assets at Your risk. Also, You understand that during periods of heavy trading or volatility, the quotes provided as "real time" may not reflect current market prices or quotes. In addition, when quotes are rapidly changing, each quote update may not be reported to You.

You represent and agree that the following statements are and will continue to be true for so long as You have access to the Services: (a) You will not use any information or market data provided by a national securities exchange or association in connection with any professional or commercial activities, and You agree to notify Green Pier if You intend to do so and to pay any additional charges in connection therewith; and (b) You will not use the Services in conjunction with any business as a broker-dealer, investment advisor, futures commission merchant, commodities introducing broker, or commodity trading advisor, member of a securities exchange or association or futures contract market, or an owner, partner or associated person of any of the foregoing; and (c) if You are employed by a bank or insurance company or an affiliate of either You will not perform functions related to securities or commodity futures trading activity, except with respect to Your personal account(s) with Green Pier.

15. Mobile Phone Number Contacts

In order to protect Your account, Green Pier may review any changes made to Your mobile phone number to ensure that a newly entered number is not associated with any known fraudulent activity. You authorize Your mobile provider to disclose information about Your mobile phone account, such as subscriber status, payment method (whether Your account is prepaid or is subject to monthly billing), and device details, if available, to support identity verification and fraud avoidance, and for other security purposes for the duration of Your business relationship with Green Pier. This information may also be shared with certain third-party companies whose services we utilize for security to support Your transactions with us, and for identity verification and fraud avoidance purposes.

16. Incorporation of Other Terms

You understand that Your use of the Services is subject to the terms of any license agreements that may be included in the Services, and that Your use of the Services may be subject to license or usage terms posted online by Green Pier. You agree to be bound by the terms of such license agreements, including without limitation the prohibitions on distribution and copying, and the exclusion of all representations and warranties.

In addition, You understand that trading in Your account is subject to Green Pier's trading policies and limitations that are in effect and subject to change from time to time.

17. Security of Electronic Communications

Electronic (including wired and wireless) communications to or from Green Pier may not be encrypted. You acknowledge that there is no guarantee that data, including e-mail, electronic and wireless communications, and personal data, will not be accessed by unauthorized third parties when communicated between You and Green Pier or between You and other parties.

To the extent that the Services use Internet to transport data or communications, Green Pier will take reasonable security precautions, but Green Pier disclaims any liability for interception of any such data or communications. Green Pier shall not be responsible for, and makes no warranties regarding, the access, speed or availability of such services.

18. Disclaimer of Warranties

Green Pier will not be responsible for the accuracy, completeness, timeliness or use of any information received by You through the Services and that Green Pier does not make any warranty concerning such information.

All orders placed through the Services are at Your sole risk and responsibility. You agree that neither Green Pier nor any Third Party Content Providers shall be responsible for any damages caused by communications line failure, unauthorized access, theft, systems failure, and other occurrences beyond its reasonable control. You agree to provide all equipment necessary to access the Services and You will be solely responsible for paying all charges related thereto.

The use and storage of any information, including without limitation, transaction activity, account balances, and any other information or orders available through use of the Services is at Your sole risk and responsibility.

Any securities data provided is intended for trading reference purposes Green Pier makes no guarantees that information supplied is accurate, complete, or timely, and does not provide any warranties regarding results obtained from its use.

NEITHER GREEN PIER NOR ITS THIRD PARTY CONTENT PROVIDERS MAKE ANY EXPRESS OR IMPLIED WARRANTIES ABOUT THE SERVICES OR THE CONTENT PRESENTED ON THE SERVICES, INCLUSIVE OF ANY THIRD PARTY CONTENT, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. THE SERVICES AND ALL CONTENT IS MADE AVAILABLE TO YOU "AS IS" AND "AS AVAILABLE".

GREEN PIER DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, OR SECURE. IF YOU DOWNLOAD ANY MATERIALS FROM THE SERVICES, YOU DO SO AT YOUR RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER OR OTHER ELECTRONIC SYSTEM OR LOSS OF DATA THAT RESULTS.

EXCEPT TO THE EXTENT OTHERWISE SPECIFICALLY PROVIDED, NEITHER GREEN PIER NOR ITS THIRD PARTY CONTENT PROVIDERS WARRANT THAT THE RESULTS OBTAINED FROM THE USE OF THE SERVICES OR THE CONTENT PRESENTED ON THE SERVICES, INCLUDING THIRD PARTY CONTENT, WILL BE ACCURATE OR RELIABLE, OR THAT THE SERVICES OR ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICES WILL MEET YOUR NEEDS OR EXPECTATIONS.

IF YOU LIVE IN A STATE THAT DOES NOT ALLOW WARRANTIES TO BE LIMITED OR DISCLAIMED, SOME OR ALL OF THESE PROVISIONS MAY NOT APPLY TO YOU.

19. Limitation of Liability

NEITHER GREEN PIER NOR ANY THIRD PARTY CONTENT PROVIDER WILL BE LIABLE TO YOU OR ANYONE ELSE FOR

ANY DAMAGES OF ANY KIND, WHETHER CONSEQUENTIAL, INCIDENTAL, SPECIAL, DIRECT, INDIRECT OR OTHERWISE. GREEN PIER AND ITS THIRD PARTY CONTENT PROVIDERS EXPRESSLY DISCLAIM LIABILITY FOR LOST PROFITS, TRADING LOSSES, BUSINESS-RELATED LOSSES, AND/OR ANY DAMAGES THAT RESULT FROM USE OF OR LOSS OF USE OF THE SERVICES AND MATERIALS PROVIDED ON THE SERVICES (WHETHER PROVIDED BY GREEN PIER OR THIRD PARTIES). THIS DISCLAIMER OF LIABILITY APPLIES EVEN IF GREEN PIER AND/OR ITS THIRD PARTY CONTENT PROVIDERS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. GREEN PIER WILL NOT BE LIABLE TO YOU OR ANYONE ELSE FOR ANY LOSS RESULTING FROM A CAUSE OVER WHICH GREEN PIER DOES NOT HAVE DIRECT CONTROL. THIS INCLUDES FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATIONS LINES (INCLUDING TELEPHONE, CABLE, AND INTERNET), UNAUTHORIZED ACCESS, VIRUSES, THEFT, OPERATOR ERRORS, SEVERE OR EXTRAORDINARY WEATHER (INCLUDING FLOOD, EARTHQUAKE, OR OTHER ACT OF GOD), FIRE, WAR, INSURRECTION, TERRORIST ACT, RIOT, LABOR DISPUTE AND OTHER LABOR PROBLEMS, ACCIDENT, EMERGENCY OR ACTION OF GOVERNMENT.

IF YOU LIVE IN A STATE THAT DOES NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SOME OR ALL OF THESE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU. IF THE LIMITATIONS OF LIABILITIES OR REMEDIES IN THESE TERMS ARE DETERMINED BY A COURT OR ARBITRATION PANEL TO NOT APPLY TO YOU OR TO BE UNENFORCEABLE FOR ANY REASON, THEN YOU EXPRESSLY AGREE THAT THESE PROVISIONS WILL BE CONSTRUED TO APPLY TO THE MAXIMUM EXTENT PERMITTED BY LAW AND THAT UNDER NO CIRCUMSTANCES WILL THE TOTAL, AGGREGATE LIABILITY OF GREEN PIER AND ALL THIRD PARTY CONTENT PROVIDERS FOR ANY CAUSE WHATSOEVER RELATING TO THIS AGREEMENT, THE SERVICES, OR ANY GREEN PIER OR THIRD PARTY CONTENT PROVIDED ON THE SERVICES, EXCEED \$100.

20. Indemnification

As a condition of Your use of the Services, You agree to indemnify and hold Green Pier and its Third Party Content Providers harmless from and against any and all claims, losses, liability, costs, and expenses (including but not limited to attorneys' fees) arising from Your misuse of the Services or any Green Pier or Third Party Content on the Services, or from Your violation of these Terms.

21. Modification of these Terms

Green Pier may modify these Terms at any time without notice to You, except where required by law. When we make changes to these Terms, we will change the "Last Updated" date specified at the beginning of these Terms. The most current version of these Terms can be reviewed by clicking on the "Terms of Use" link located at the bottom of the Green Pier Websites. Use of the Green Pier Websites shall constitute acceptance by You of the Terms in effect as of such time.

22. Governing law, Choice of Forum, and Class Action Waiver

You acknowledge that these Terms and the customer account agreement into which these Terms are incorporated constitutes the entire agreement between Green Pier and me with respect to its subject matter.

These Terms and their enforcement shall be governed by the laws of the Commonwealth of Massachusetts, without regard to conflicts of law, and shall inure to the benefit of Green Pier's successors and assigns, whether by merger, consolidation, or otherwise.

Absent Green Pier's express written agreement to another forum, any and all disputes arising from or in any way related to these Terms shall be brought, heard, and determined in the United States District Court for the District of Massachusetts or, if such court does not have subject matter jurisdiction, the courts of the Commonwealth of Massachusetts sitting in Suffolk County. By using the Green Pier Websites, You submit to the jurisdiction of such courts in connection with any such claim, suit, action, or proceeding and agree not to, and waive any right to, assert in any such claim, suit, action, or proceeding that (a) You are not personally subject to the jurisdiction of such courts or any other court to which proceedings in such courts

may be appealed, (b) such claim, suit, action, or proceeding is brought in an inconvenient forum, or (c) the venue of such claim, suit, action, or proceeding is improper.

ANY PROCEEDINGS TO RESOLVE OR LITIGATE ANY DISPUTE ARISING FROM THESE TERMS AND/OR YOUR USE OF THE GREEN PIER WEBSITES WILL BE CONDUCTED SOLELY ON AN INDIVIDUAL BASIS. NEITHER YOU NOR GREEN PIER WILL BRING SUCH PROCEEDINGS OR SEEK TO HAVE SUCH PROCEEDINGS HEARD AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, CONSOLIDATED, PRIVATE ATTORNEY GENERAL, OR REPRESENTATIVE ACTION.

23. Severability

If a court of competent jurisdiction deems any provision of these Terms to be unenforceable or in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced to the maximum extent permissible, and the remaining provisions will remain in full force and effect.

24. Contact Us

For questions about these Terms, Your account, or other concerns or inquiries, please contact us at service@greenpier.com.

Green Pier Fintech LLC, Member FINRA & SIPC