Important Information about Electronic Funds Transfers (EFT)

Keep this information for your records.

Confidentiality

You understand that Green Pier Fintech LLC ("Green Pier") will disclose information to third parties about your account or the transfers you make:

(i) Where it is necessary for completing transfers, or
(ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
(iii) In order to comply with a government agency or court order, or
(iv) If you give Green Pier your written permission, or
(v) For other purposes in accordance with Green Pier's privacy statement.

Fee

Green Pier does not charge any fees to use EFT services.

Limitations for EFTs

There may be a four-day period after Green Pier processes your request to link a bank account during which you will be unable to withdraw cash from your Green Pier account. The minimum amount for EFTs from a linked bank account is $1 for deposits and $0.01 for withdrawals. In most cases, EFTs from a linked bank account are subject to a maximum cumulative daily amount of $5,000 for deposits. Transfers out of your Green Pier account to a linked bank account are typically limited to three per day.

Green Pier does not support outgoing bank wire transfers.

Minimum Balances

There is no minimum account balance to process an EFT transaction; however, your core account must have adequate funds to cover a withdrawal.

Business Days

For purposes of these disclosures, Green Pier's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

Documentation Periodic Statement

You will receive a monthly account statement for any month when you have trading, core account, or other account activity.

Special Disclosure for Covered Transfers

In general, your use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

Unauthorized Transfers

Tell Green Pier promptly if you believe your password has been lost or stolen or may have been used without your permission. Emailing Green Pier at the email address listed below is the best way of keeping your possible losses down. You could lose all the money in your account. If you believe your password has been lost or stolen, and you tell Green Pier within two (2) business days after you learn of the loss or theft of your password, you can lose no more than $50 for Covered Transfers if someone used your password without your permission. If you do NOT tell Green Pier within two (2) business days after you learn of the loss or theft of your password, and Green Pier can prove Green Pier could have prevented any unauthorized use if you had told Green Pier, you could lose as much as $500. Also, if your statement shows Covered Transfers that you did not make, tell Green Pier promptly. If you do not tell Green Pier within sixty (60) days after the first statement was emailed to you, you may not get back any money you lost after sixty (60) days if Green Pier can prove that Green Pier could have stopped someone from taking the money if you had told Green Pier in time. In extenuating circumstances, Green Pier may extend such time periods. Additional protection may be available from Green Pier for specific accounts under certain circumstances.

Stop Payment Procedures

Unless otherwise provided, you may not stop payment of electronic funds transfers; therefore, you should not employ EFT Services with Green Pier unless you are satisfied that you will not need to stop payment.

Green Pier's Liability for Failure to Make Covered Transfers

If Green Pier does not complete a Covered Transfer to or from your Green Pier account on time or in the correct amount according to Green Pier's agreement with you, Green Pier may be liable for your losses or damages. However, there are some exceptions.

Green Pier will not be liable for instance:

(i) If, through no fault of Green Pier's, you do not have enough money in your Green Pier account to make the Covered Transfer.

(ii) If the money in your Green Pier account is subject to legal process or other claim restricting such transfer

(iii) If the bank account information you provided to Green Pier when you established the EFT service was incorrect or has subsequently become incorrect

(iv) If circumstances beyond Green Pier's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Green Pier.

(v) If there was a technical malfunction which was known to you at the time you attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.

(vi) There may be other exceptions stated in Green Pier's agreement with you.

Error Resolution

In the case of errors or questions about your Covered Transfers contact Green Pier immediately via email. You agree to email Green Pier if you think your statement is wrong or if you need more information about a Covered Transfer listed on your statement. Green Pier must hear from you no later than sixty (60) days after Green Pier sent the FIRST statement on which the problem or error appeared. You will:

- Tell Green Pier your name and account number.
- Describe the error or the Covered Transfer that you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell Green Pier the dollar amount of the suspected error.

Green Pier will tell you the results of its investigation within ten (10) business days after Green Pier hears from you and will correct any error promptly.

For more complicated issues, it may take up to forty-five (45) days to investigate your complaint or question. If this is the case, Green Pier will credit your account within ten (10) business days for the amount that you think is in error, so that you are able to use your money until the investigation is complete. If your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Green Pier may not credit your account.

For questions involving new accounts or foreign initiated transactions, Green Pier may take up to ninety (90) days to investigate your complaint or question. With respect to new accounts, Green Pier may take up to twenty (20) business days to credit your account for the amount you think is in error.

Green Pier will inform you of the results of its investigation within three (3) business days of its completion. If Green Pier decides that there was no error, you will receive a written explanation and can request copies of the investigation documentation.

Contact Information:

Email: service@greenpier.com

Mailing Address:

Green Pier Fintech LLC
88 Black Falcon St, Suite 167
Boston, MA 02210

Green Pier Fintech LLC, member FINRA and SIPC

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