

GOALMINE® TERMS AND CONDITIONS

These are the terms and conditions of use of GoalMine, Inc. and its affiliates (collectively, “GoalMine” and “we”, “our”, or “us”) applicable to our website (www.goalmine.com) and other GoalMine owned or operated websites that link to these Terms and Conditions (collectively, our “Website”). Your use of our Website is subject to these Terms and Conditions as they may be modified from time to time at our sole discretion. By accessing, browsing, and/or using our Website, you agree to these Terms and Conditions and you attest that you are at least 18 years of age. If you are under the age of 18 but at least 13 years of age, you may use our Website only under the supervision of a parent or legal guardian who agrees to be bound by these Terms and Conditions. If you are a parent or legal guardian agreeing to these Terms and Conditions for the benefit of a child between the ages of 13 and 18, be advised that you are fully responsible for his or her use of our Website, including all financial charges and legal liability that he or she may incur.

These Terms and Conditions contain disclaimers and other provisions that limit our liability to you. If you do not agree to these Terms and Conditions, do not access, browse, or use our Website. We reserve the right to update or modify these Terms and Conditions at any time without prior notice to you. Your use of our Website after any such change constitutes your unconditional agreement to follow and be bound by these Terms and Conditions, as modified. For this reason, we encourage you to review these Terms and Conditions whenever you access, browse, or use our Website. If you do not agree to (or cannot comply with) any of these Terms and Conditions, do not use our Website.

On the condition that you comply with all your obligations these Terms and Conditions, we grant you a limited, revocable, nonexclusive, nonassignable, nonsublicenseable right to access, through a generally available web browser or mobile device or application (but not through scraping, spidering, crawling, or other technology or software used to access data without our express written consent), view information and use the services that we provide on our Website and in accordance with these Terms and Conditions. Any other use of our Website is strictly prohibited and a violation of these Terms and Conditions. We reserve all rights not expressly granted in these Terms and Conditions, including, without limitation, title, ownership, intellectual property rights, and all other rights and interest in our Website and all related services and products.

Access and Use of our Website. Our Website and all its all materials, including images, text, illustrations, designs, icons, photographs, programs, video clips, and written and other materials that are part of our Website (collectively, the “Contents”) are intended solely for personal, non-commercial use. You agree you will not distribute, publish, transmit, modify, display, or create derivative works from or exploit the contents of our Website in any way. You agree to indemnify, defend, and hold us harmless for any and all unauthorized uses you may make of any material on our Website. You acknowledge the unauthorized use of the Contents could cause irreparable harm to us and that in the event of any unauthorized use, we shall be entitled to an injunction in addition to any other remedies available at law or in equity.

Redeeming GoalPack® Gift Cards. To redeem GoalPack Gift Cards, you must have a GoalMine account (“GoalMine Account”). See below for more information on opening a GoalMine Account and associated terms and conditions. You may only redeem GoalPack Gift Cards through our Website into your GoalMine Account.

Upon redemption on our Website, your GoalPack Gift Card balance will be immediately deposited into your GoalMine Account as cash (your “GoalPack Balance”). Your GoalPack Balance is insured by the Federal Deposit Insurance Corporation (FDIC), but it does not earn interest. You may choose to use your GoalPack Balance for the following purposes: (1) to purchase shares of certain GoalMine mutual funds

(“GoalMine Funds”); (2) to deposit funds in an FDIC-insured savings account (“GoalMine Savings Account”); or (3) to request a check for your GoalPack Balance, less applicable fees, if any. The GoalMine Savings Account will earn interest as advertised on our Website. You will receive interest from the GoalMine Savings Account per the Savings Account Agreement, a copy of which is available on our Website. In order to use your GoalPack Balance for investment and savings products, you may be required to accept additional terms and conditions, as applicable to your redemption selection. For example, in order to use funds from redeemed GoalPack Gift Cards to purchase shares of GoalMine Funds, you will be required to confirm that you have received the applicable GoalMine Funds prospectus, and in order to use funds from redeemed GoalPack Gift Cards to make a deposit in a GoalMine Savings Account, you will be required to accept the GoalMine Savings Account Terms and Conditions. There is no requirement to use your GoalPack Balance to purchase GoalMine Funds or deposit funds in a GoalMine Savings Account. You may withdraw your GoalPack Balance at any time; provided, that 60 days have passed since you redeemed GoalPack Gift Card(s) and deposited your GoalPack Balance in your GoalMine Account. The ways you may use your GoalPack Balance may change.

Assignment of Interest to GoalMine. You hereby agree that you will not receive interest or other earnings on your GoalPack Balance. You hereby irrevocably transfer and assign to us any ownership right that you may have in or to any interest that may accrue on your GoalPack Balance. This assignment applies only to interest earned on your GoalPack Balance, and nothing in this Agreement grants us any ownership right to the principal of the funds you maintain in your GoalPack Balance, your GoalMine Savings Account, or in any other account with us. In the event of a liquidation or action by creditors, we will not voluntarily turn over your GoalPack Balance to creditors.

We will combine your GoalPack Balance with the GoalPack Balances of others and place those pooled funds in one or more bank accounts in our name. Such accounts will be held for the Benefit of you and other GoalMine Account holders with us acting as agent for such funds. Balances in U.S. Dollars that are held in such pooled accounts may be eligible for FDIC pass-through insurance.

Please note that there may be certain orders for GoalPack Gift Cards or our other products and services that we are unable to accept and must cancel. We reserve the right, in our sole discretion, to refuse or cancel any order to purchase GoalPack Gift Cards for any reason. For your convenience, we will make our best effort not to charge you until your payment method is authorized, the order information is verified for accuracy, and your order is processed; provided, that, if we cancel your order after your payment is processed, we will refund the full amount of your cancelled order. Some situations that may result in your order being canceled include problems identified by our credit and fraud avoidance department. We may also require additional verifications or information before accepting any order. We will contact you if all or any portion of your order is canceled or if additional information is required to accept your order. If your order is canceled after your credit card has been charged, we will issue a credit to your credit card in the amount of the charge. All billing and GoalMine Account registration information provided by you must be truthful and accurate. Providing any untruthful or inaccurate information constitutes a breach of these Terms and Conditions. By confirming your purchase at the end of our Website checkout process, you agree to accept and pay for the item(s) requested.

No Investment Advice. Our Website is not intended to provide legal, tax, investment, or insurance advice. Nothing on our Website should be construed as a recommendation for any security, financial product, or financial strategy. GoalMine Funds are available for sale only in those jurisdictions described in the GoalMine Funds’ prospectuses. Certain investment planning tools available on our Website may provide general investment education based on your input. You are solely responsible for determining whether any investment, investment strategy, security, or related transaction is appropriate for you based on your personal investment objectives, financial circumstances, and risk tolerance. You should consult a

legal or tax professional regarding your specific situation. We do not offer investment advice to individuals through our Website.

GoalMine Account. In order to open a GoalMine Account to redeem GoalPack Gift Cards, you must provide us with certain information, such as your name, date of birth, email address, residential address, telephone number, social security number, account password, and telephone PIN. You must be 18 years or older to create a GoalMine Account. We will send you an email to verify the email address you provided. You must click the link provided in our account registration email within 48 hours in order to verify your email address and complete the opening of your GoalMine Account. It is your responsibility to maintain a valid email address, check your email account regularly, and inform us if your email address changes. All disclosures and notifications about your GoalMine Account will be delivered electronically.

USA Patriot Act. To help the government fight the funding of terrorism and money laundering activities, U.S. federal law requires us to obtain, verify, and record information that identifies each person that opens a GoalMine Account. When you open a GoalMine Account, we will ask for your name, address, date of birth, and other information that will identify you and verify your identity in compliance with United States federal law. We will use account validation systems and procedures to verify the identifying information you provide. We reserve the right to cancel or revoke the use of your GoalMine Account if we suspect you have provided false or deliberately misleading identifying information.

Identity Verification. We take identification verification of our customers seriously. We use a multi-tiered process to confirm your identity. We have partnered with a leader in the identification verification industry to verify your identity. Beyond confirming your identity, we scan all prospective GoalMine accountholders against OFAC lists at the time of application. We will also perform OFAC screens periodically for each accountholder maintaining an active GoalMine Account.

Sign-In Credentials. You agree to: (1) keep your password secure and confidential; (2) not permit others to use your GoalMine Account; (3) refrain from using other users' GoalMine Accounts; (4) refrain from selling, trading, or otherwise transferring your GoalMine Account to another party; and (5) refrain from charging anyone for access to any portion of our Website, or any information therein. Further, you are responsible for anything that happens through your GoalMine Account until you close down your GoalMine Account or prove that your account security was compromised due to no fault of your own. To close your GoalMine Account, please contact us at 1-888-253-4625 or visit the help sections on our Website.

Types of GoalMine Accounts. At this time, we only offer GoalMine Accounts as individual accounts or as custodial accounts under the Uniform Transfers to Minors or Gifts to Minors Acts ("UTMA/UGMA accounts"). Business accounts, joint accounts, or other account types are not supported. In the future, we may support other account types.

UTMA/UGMA Accounts. If you open a GoalMine Account as a UGMA/UTMA account, you agree to act as the custodian for such GoalMine Account on behalf of the minor that is the beneficial owner of such GoalMine Account. As the custodian of the UGMA/UTMA account, you will be responsible for overseeing and managing the UGMA/UTMA account on behalf of the minor child that is the beneficial owner. We do not review any action or inaction on your part as the custodian for such UGMA/UTMA account and disclaim responsibility for determining whether your conduct satisfies applicable standards of care. A custodian of a UTMA/UGMA account is responsible for all activity in the account, and all transactions in the UTMA/UGMA account will be deemed to be the result of actions of the custodian. You agree to indemnify and hold us harmless from all losses, claims, expenses and liabilities that we may

suffer as a result of your actions or inactions as custodian of such UGMA/UTMA account, including, without limitation, our acceptance of your transaction instructions related to the UGMA/UTMA account.

Your Conduct. You understand and agree not to use our Website or your GoalMine Account to:

- Post or upload images, content, or initiate communications which are unlawful, libelous, abusive, obscene, discriminatory, or otherwise objectionable, in our sole discretion;
- Duplicate, license, sublicense, publish, broadcast, transmit, distribute, perform, display, sell, rebrand, or otherwise transfer information found on our Website (excluding content posted by you) except as permitted in these Terms and Conditions or as expressly authorized by us;
- Reverse engineer, decompile, disassemble, decipher, or otherwise attempt to derive the source code for any underlying intellectual property used to provide our Website, or any part thereof;
- Violate any laws or for any illegal purpose;
- Launder money or otherwise transfer funds illegally;
- Falsely state, impersonate, or otherwise misrepresent your identity;
- Utilize information, content, or any data you view on and/or obtain from our Website to provide any service that is competitive, in our sole discretion, with our Website and/or us;
- Upload, post, email, transmit or otherwise make available any content in your public GoalMine Account profile or elsewhere, except in designated fields, that reveals your identity or sensitive personal information, such as an email address, phone number, or address or is confidential in nature;
- Upload, post, email, transmit, or otherwise make available any content, or initiate communications which include information, that you do not have the right to disclose or make available under any law or under contractual or fiduciary relationships (such as insider information, or proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
- Upload, post, email, transmit or otherwise make available any content or initiate communication that infringes upon patents, trademarks, trade secrets, copyrights, or other proprietary rights;
- Upload, post, email, transmit, or otherwise make available any unsolicited or unauthorized advertising, promotional materials, “junk mail,” “spam,” “chain letters,” “pyramid schemes,” or any other form of solicitation. This prohibition includes but is not limited to, using our Website to: send messages to people who don’t know you or who are unlikely to recognize you as a known contact; connect to people who don’t know you and then sending unsolicited promotional messages to those direct connections without their permission; or send messages to distribution lists, newsgroup aliases, or group aliases;
- Upload, post, email, transmit, or otherwise make available any material that contains software viruses or any other computer code, files, or programs designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment;

- Stalk or harass anyone;
- Imply or state, directly or indirectly, that you are affiliated with or endorsed by us unless you have entered into a written agreement with us;
- Rent, lease, loan, trade, or sell/re-sell access to our Website or any information therein, or the equivalent, in whole or part;
- Attempt to or actually access our Website by any means other than through the interfaces provided by our Website;
- Attempt to or actually override any security component included in or underlying our Website;
- Forge headers or otherwise manipulate identifiers in order to disguise the origin of any communication transmitted through our Website; or
- Interfere with or disrupt our Website or servers or networks connected to our Website, or disobey any requirements, procedures, policies, or regulations of networks connected to our Website.

Editing Your GoalMine Account Profile. You may edit your GoalMine Account profile at anytime. For security reasons, limited information may be modified in your GoalMine Account profile. You may change your email address. For security reasons, if you change your email address, we will send a confirmation email to both your old and new email addresses specified. If at any time you choose to change any information in your GoalMine Account profile, a security email and notification will be sent to you. Personal information, such as your address, phone number, passwords, security questions, and financial account information may be changed in your GoalMine Account profile on our Website. You may not change your name in your GoalMine Account profile. If your name has legally changed and you wish to update your GoalMine Account to reflect this change, you must write to us at the contact address below and provide proper documentation. You may not transfer your GoalMine Account to a different person.

You may upload your own avatar image. All avatar image uploads may be placed into pending status and reviewed by us. The following file formats will be accepted: .jpeg, .jpg, and .gif. We reserve the right to reject your image upload, which we consider, in our sole discretion, to be unlawful, libelous, abusive, obscene, discriminatory, or otherwise objectionable. Once approved, your image will be activated in your GoalMine Account profile.

GoalMine Goals. Once you have successfully opened a GoalMine Account, you can set your savings and investment goal (your “Goal”). Your Goal reflects a specific financial goal that you are aiming to achieve. As part of setting your Goal, you will need to select how to use funds redeemed from GoalPack Gift Cards or transferred from an external bank account to your GoalMine Account. To help you achieve your Goal, you will need to select to use such funds to open an account for purchase of GoalMine Funds (“GoalMine Funds Account”) and/or a GoalMine Savings Account.

Your GoalMine Funds Account and GoalMine Savings Account are sub-accounts of your GoalMine Account and are subject to additional terms and conditions. For example, to open a GoalMine Funds Account, you will be required to confirm that you have received the applicable GoalMine Funds prospectus, and to open a GoalMine Savings Account, you will be required to accept the GoalMine Savings Account Terms and Conditions. You represent that you have the ability to read and print such

disclosures and terms. You may request written copies of these disclosures at anytime by writing or calling us at the contact information provided below.

You may edit your Goal at any time on our Website. However, please note that if there are pending transactions related to your GoalMine Account, you may be required to wait until such transactions are posted to your GoalMine Account before editing your Goal. Changing your Goal may or may not lead to a change in the underlying GoalMine Savings Account or GoalMine Funds Account.

Fundraising for Your Goal. After setting your Goal, you may choose to publish a fundraising page for your Goal, which will allow you to share certain information about your Goal with third-party recipients. You are not required to share this information. Please see the GoalMine Privacy Policy on our Website for additional information about sharing information about your Goal.

Transfer Funds. Funds may be transferred between your GoalPack Balance, your GoalMine Savings Account, and your GoalMine Funds Account. There is a limit of six outgoing transfers per calendar month from your GoalMine Savings Account. Please see the GoalMine Funds' prospectuses and the GoalMine Savings Account Terms and Conditions, as applicable, for full terms, conditions, and fees, if any.

Transaction Authorization. You must initiate all funds transactions into your GoalMine Savings Account and your GoalMine Funds Account on our Website. By opening a GoalMine Account, you authorize us to act on instructions provided by you on our Website, including any instructions to purchase, exchange, and redeem GoalMine Funds; to add or withdraw funds from your GoalMine Savings Account; and to draw and deposit funds from and to any external bank account of record provided by you. You are responsible for accurately entering all data to perform each funds transaction, including, but not limited to, Automated Clearing House (ACH) data, and for verifying your instructions. Please see the GoalMine Funds' prospectuses and the GoalMine Savings Account Terms and Conditions, as applicable, for full terms, conditions and fees, if any.

Funding Types. At present, we do not accept or collect checks for deposit into your GoalMine Savings Account or GoalMine Funds Account. You may transfer funds to your GoalMine Savings Account or GoalMine Funds Account only from your GoalPack Balance and via ACH transfers from an external bank account.

Pending Transactions. Funds transactions into your GoalMine Savings Account and your GoalMine Funds Account may be subject to clearing and may not be immediately reflected in the available balance(s) as shown on our Website. Certain funds transactions may be labeled as "pending" in your GoalMine Account history section on our Website until such funds transactions have cleared. You may not change any financial institution associated with your GoalMine Savings Account or GoalMine Funds Account should any funds transaction involving such financial institution be labeled as "pending."

Limitations on Transactions and Signature Guarantees. In order to safeguard your GoalMine Account, a medallion signature guarantee may be required for certain transactions. A medallion signature guarantee assures that a signature is genuine and protects you from unauthorized account transfers. You may need your signature guaranteed if, for example: the proceeds of a requested redemption exceed allowable amounts as determined by our risk program; or if your bank or address information has recently changed. Signatures may be guaranteed by any eligible guarantor institution (including banks, brokers and dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies, and savings associations) or by completing a supplemental telephone redemption authorization form. Please

contact us at 1-888-253-4625 to obtain this form. A notary public cannot guaranty signatures. We may implement other reasonable restrictions to safeguard your GoalMine Account.

ACH Transactions and Bank Accounts. You may set up an external third-party bank account from your GoalMine Account for funding of your GoalMine Savings Account and GoalMine Funds Account. The bank account chosen by you should be your own account only and you represent that you are an owner of any account from which you initiate an ACH. ACH transactions remain pending in your GoalMine Account until they are posted. It may take up to 3 business days after your transaction request to post the funds to your GoalMine Account.

Timing of Transactions on Your Accounts. All transactions to GoalMine Accounts are considered pending until they are posted to your account. Transactions will be posted to your account once the funds are received in good order. Your funds will be used to purchase GoalMine Mutual Funds no later than the day on which we receive your funds in good order. Your funds will begin earning interest in GoalMine Savings accounts no later than the day on which The Bancorp, Inc., our Bank partner, receives your funds from us in good order. Generally ACH transactions are considered in good order three days after you submit your order. Orders submitted after 4:00pm EST are considered submitted the next business day.

Cancelling Transactions. You may be able to cancel external bank account funds transfer transactions by calling us at 1-888-253-4625. All cancellation requests must be received by 3:00pm EST to be processed the same business day. You will be unable to cancel funds transfers after instructions for such transfers have been transmitted.

Setting Up and Cancelling Recurring Transactions. You may schedule automatic recurring transactions from an external third-party bank account to your GoalMine Savings Account and your GoalMine Funds Account on our Website to fund your Goal easily. Such recurring transactions may only be done for purchases of GoalMine Funds or deposits into your GoalMine Savings Account and not for withdrawals or redemption from either account. By setting up a recurring transaction, you authorize us to transfer funds automatically from your designated bank account each day of the month that you specify or the next business day thereafter. To stop recurring transactions, you must delete the recurring transactions by logging onto your GoalMine Account on our Website and changing your settings. Pending transactions at the time of cancellation will not be deleted. Recurring transactions will not terminate automatically when you reach your Goal. You must delete the recurring transactions on our Website. The date or day of the month specified for the recurring transactions will be the transaction request date and not the posting date. As a result, funds may take an additional two to three business days to post to your GoalMine Savings Account or GoalMine Funds Account.

Website Maintenance. During certain times our Website may be unavailable for maintenance. We will strive to schedule maintenance during non-business hours. However, at times, we may have to do unscheduled maintenance during business hours.

Minimum Investment Amounts and Holds on Your Funds. Opening a GoalMine Account is free and required to purchase or make a minimum investment. To open a GoalMine Savings Account or GoalMine Funds Account requires a \$25 minimum initial investment or deposit. Subsequent investments may be lower. There are limitations on account size and amount of contributions that we allow to your GoalMine Savings Account and GoalMine Funds Account each day. We do not disclose these limitations for security reasons. We also limit the number of GoalPack Gift Cards that you may purchase and redeem on our Website in a week. For your security, funds contributed to your GoalMine Account will be held for up to ten days before they may be withdrawn.

Closing Your GoalMine Account. You may close your GoalMine Savings Account and your GoalMine Funds Account through our Website at any time, less any fees, if applicable. Upon closure of your GoalMine Funds Account and/or your GoalMine Savings Account, the remaining account balances will be mailed to you by check made out to the primary account holder's name and address on file. It could take up to ten business days, once all pending transactions have cleared, before the check can be issued and mailed via USPS mail. By law, we must retain your account information on file for up to seven years. Any personal and sensitive information pertaining to your account will be encrypted and masked and stored according to the latest security standards.

Deactivate Your GoalMine Account. Since we are required by law to maintain certain information about your GoalMine Account for up to seven years, your GoalMine Account may not be fully deactivated if you have a GoalPack Balance. If you open a GoalMine Account and do not have a GoalPack Balance, you may deactivate your GoalMine Account by writing or calling us at the contact information provided below. After your GoalMine Account is deactivated, you will not be able to log into your GoalMine Account on our Website or access your GoalMine Account in any other way, and you will not receive additional GoalMine Account-related communication from us.

Freezing a GoalMine Account. We reserve the right to freeze your GoalMine Account if we suspect suspicious or fraudulent activity or when required to do so by law.

Periodic Statements. On a monthly basis, we will deliver periodic statements to you on our Website detailing your GoalMine Account activity. We may deliver periodic statements to you on a quarterly basis if there is no activity in your GoalMine Account in a particular month. It is your responsibility to review and verify the accuracy of all information appearing in periodic statements as well as in transaction notices. You must immediately notify us of any discrepancy between any transaction and the information appearing in periodic statements or transaction statements. You are further responsible for ensuring the accuracy of all information submitted to us either through our Website or through any other means.

Contacting Us; Account Errors. If you are aware of errors or have questions concerning your GoalMine Account or transactions completed on our Website or information provided on our Website, please contact us by writing or calling us at the contact information provided below or visit the help sections on our Website. Please include the following information in your communication: (1) your name, (2) your GoalMine Funds Account number or GoalMine Savings Account Number, as applicable; (3) description of the error and an explanation of why you believe an error exists; and (4) amount of the error. We will notify you of the results of our resulting investigation within ten business days after we receive your communication (or within 20 days for a new GoalMine Funds Account). We reserve the right to take up to 45 days to contact you about the results of our investigation (or up to 90 days for a new GoalMine Funds Account). If we do not find an error, we will provide you with a written explanation within three business days after completion of the investigation.

Notice of Your Rights and Liabilities for Unauthorized Transactions. IF YOU BELIEVE THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR GOALMINE ACCOUNT WITHOUT YOUR PERMISSION, CONTACT US IMMEDIATELY. You must notify us immediately if your username and/or password have been compromised, lost, stolen or used without your authorization. Failure to notify us immediately may result in the loss of the funds in your GoalMine Account which is accessible by the username and password. Telephoning us at the number listed below is the best way to limit your possible loss. If your periodic statements show unauthorized transfers or account activity, you must immediately notify us within 60 days after the statement is made available to you. You will receive electronic notification of the availability of statements. After 60 days, if you have failed to notify us and if we can prove that we could have prevented someone from taking funds from

your GoalMine Account if notification had been provided, you may not recover the lost funds. We shall not be liable for failing to execute transactions relating to your GoalMine Funds Account if your transaction request is not a “good order” as defined in the applicable GoalMine Fund’s prospectus, if we reasonably believe that the transaction is fraudulent, or if circumstances beyond our control prevent the transaction from taking place.

Risk of Loss on GoalMine Funds. You acknowledge that investments in mutual funds available through your GoalMine Funds Account are not insured or guaranteed by the FDIC or any other government agency. Before investing, you should consider the investment objectives, risks, charges, and expenses of the GoalMine Funds and your investment options. See the GoalMine Funds’ prospectuses for more information on the GoalMine Funds and the associated risks. **CUSTOMER MAY LOSE MONEY BY INVESTING IN A GOALMINE FUND.**

Dormant Savings Accounts and GoalPack Balances. GoalMine Savings Accounts and GoalPack Balances may be classified as “dormant accounts” if you do not access or perform any transactions, including deposits or withdrawals, on your GoalMine Savings Account or GoalPack Balance through our Website for one year. If you use our Website to check the balance of your GoalMine Savings Account or GoalPack Balance, those accounts will not be deemed dormant. We will attempt to contact you after your GoalMine Savings Account or GoalPack Balance has been deemed a dormant account. If such contact attempt fails, any funds remaining in the dormant accounts may be subject to applicable escheatment laws.

Fees. The following fees may apply to your GoalMine Account:

- There is no fee to open a GoalMine Account or to contribute funds to your GoalMine Account.
- Subject to applicable laws, you may be charged \$1.00 per month if you opt out of electronic delivery of Notices (as defined below). There is no charge to receive documents electronically, which is the default setting on your account.
- If you request paper copies of account statements or other correspondence, we may charge you \$1.00 per page.
- The GoalMine Funds charge other fees and expenses, which may be charged directly to the GoalMine Funds or may be deducted directly out of your GoalMine Fund Account. Please see the GoalMine Funds’ prospectuses for additional information.
- Any other fees will be posted clearly at the time of any transaction. For example, there is a GoalPack Gift Card handling fee paid by the purchaser at the time of purchase, which varies depending on the GoalPack Gift Card denomination. You will be advised of such fees before purchasing a GoalPack Gift Card.

Third-Party Integrations. In certain circumstances, you may choose to link your GoalMine Account to a third-party partner or service provider in order to view or manage your GoalMine Account using such third-party partner or service provider. Such integrations will be initiated by you directly or by us upon your request. In such instances, you hereby agree to allow us to share basic information about your GoalMine Account with such third-party partners and service providers in order to better serve you and facilitate your request for such integration. GoalMine Account information that may be shared with such third-party partners and service providers includes, without limitation, your goal types, goal amounts, goal balances, and other account information.

Pre-Paid Cards as Funding Sources for Your GoalMine Account. In the event that you sign up for a GoalMine Account via an authorized, third-party pre-paid general purpose reloadable (GPR) card program or you choose to link your GoalMine Account to an authorized third-party GPR card account, your GPR card account will be the default funding source for your GoalMine Account and certain restrictions will apply to your GoalMine Account in order to comply with federal regulations. Specifically, all withdrawals from your GoalMine Account will be required to be transferred to your GPR card account and no other withdrawal methods (such as check or transfers to other bank accounts) will be allowed. You will also be restricted from adding any other bank accounts to your GoalMine Account or changing your funding source. Should your GPR card account be closed, your GPR card account will be removed as a funding source for your GoalMine Account and such restrictions will no longer apply. Currently, we allow the following authorized third-party GPR card programs to be linked to your GoalMine Account: Mango Financial (mangomoney.com).

Copyrights and Trademarks. Unless otherwise noted, the Contents are protected as the copyrights, trade dress, trademarks, and/or other intellectual properties owned by us or by other parties that have licensed their material to us and are protected by U.S. and international copyright laws. The compilation (meaning the collection, arrangement, and assembly) of all content on our Website is our exclusive property and is also protected by U.S. and international copyright laws.

We and our suppliers and licensors expressly reserve all intellectual property rights in all text, programs, products, processes, technology, content, and other materials which appear on our Website. Access to our Website does not confer and shall not be considered as conferring upon anyone any license under any intellectual property rights of us or third parties.

Our names and logos and all related product and service names, design marks, and slogans are our trademarks or service marks. All other marks are the property of their respective owners. No trademark or service mark license is granted in connection with the materials contained on our Website. Access to our Website does not authorize anyone to use any name, logo, or mark in any manner.

References on our Website to any names, marks, products, or services of third parties or hypertext links to third-party websites or information are provided solely as a convenience to you and do not in any way constitute or imply our endorsement, sponsorship, or recommendation of the third party or such third-party information, products, or services unless expressly stated otherwise. We are not responsible for the content of any third-party websites and do not make any representations regarding the content or accuracy of material on such third-party websites. If you decide to link to any such third-party websites, you do so entirely at your own risk.

Our marks on our Website represent some of the marks currently owned or controlled in the United States and/or in one or more other countries by us. The display of these marks and of notices associated with these marks is not intended to be a comprehensive compilation of all our worldwide proprietary ownership rights, and we may own or control other proprietary rights in one or more countries outside of the United States. You may not reproduce, redistribute, or otherwise use any materials without our express written consent. All rights not expressly granted are reserved.

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Copyright Infringement Claims. It is our policy to respond to claims of copyright infringement. We will promptly process and investigate notices of alleged infringement by third parties and will take appropriate actions under the Digital Millennium Copyright Act, Title 17, United States Code, Section 512(c)(2) (the “DMCA”), where applicable. Pursuant to the DMCA, notifications of claimed copyright infringement by third parties should be sent to our designated agent. If you believe that your copyrighted work has been infringed under U.S. copyright law and is accessible on our Website, please notify us by contacting our designated agent. Even if you believe that the alleged infringing work was not posted by a third party, please send all notifications of claimed copyright infringement to us directly at our address below.

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material;
- Information reasonably sufficient to permit us to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted;
- A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
- A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Upon receipt of a valid notification of alleged copyright infringement by a third party, we shall remove or disable access to the material identified in the notice, forward the written notification to the alleged infringer, and take reasonable efforts to notify the alleged infringer that we have removed or disabled access to this material.

You should be aware that, under the DMCA, claimants who make misrepresentations concerning copyright infringement may be liable for any damages, including costs and attorneys’ fees, incurred by the alleged infringer or by us, if injured by relying upon such misrepresentation in removing or disabling access to the material or activity claimed to be infringing.

If a notice of copyright infringement has been filed against you, you may file a counter notification with our designated agent at the address listed above.

To be effective, a counter notification must be a written communication provided to our designated agent that includes the following:

- A physical or electronic signature;
- Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled;
- A statement under penalty of perjury that you have a good faith belief that the material was removed or disabled as a result of mistake or misidentification of the material to be removed or disabled; and
- Your name, address, and telephone number, and a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which the address is located and that you will accept service of process from the complainant who provided the original notification or an agent of such person or entity.

If we receive a valid counter notification, we shall provide the complainant with a copy of the counter notification, inform the complainant that it will replace the removed material or cease disabling access to it in 10 to 14 days from receipt of the counter notification, and replace the removed material or cease disabling access to it in 10 to 14 business days, provided that we have not received notice from the complainant that an action has been filed seeking a court order to restrain the alleged infringer from engaging in infringing activity relating to the material on our system.

You should be aware that the DMCA provides substantial penalties for a false counter notice filed in response to a notice of copyright infringement. Claimants who make misrepresentations in their counter notification statement may be liable for any damages, including costs and attorneys' fees, incurred by any copyright owner or copyright owner's authorized licensee, or by us, if injured by relying upon such misrepresentation in replacing the removed material or ceasing to disable access to it.

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Security. You are prohibited from violating or attempting to violate the security of our Website, including, without limitation, (1) accessing data not intended for you or logging onto a server or an account which you are not authorized to access; (2) attempting to probe, scan, or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization; (3) attempting to interfere with service to any user, host, or network, including, without limitation, via means of submitting a virus to our Website, overloading, “flooding,” “spamming,” “mailbombing,” or “crashing”; (4) sending unsolicited email, including promotions and/or advertising of products or services; or (5) forging any TCP/IP packet header or any part of the header information in any email or newsgroup posting. Violations of system or network security may result in civil or criminal liability. We will investigate such violations and may involve, and cooperate with, law enforcement authorities in prosecuting Website users who are involved in such violations. You agree not to use any device, software, or routine to interfere or attempt to interfere with the proper working of our Website or any activity being conducted on our Website. You agree, further, not to use or attempt to use any engine, software, tool, agent, or other device or mechanism (including, without limitation, browsers, spiders, robots, avatars, or intelligent agents) to navigate or search our Website other than the search engine and search agents available from us on our Website and other than generally available third-party web browsers (e.g., Netscape Navigator, Microsoft Explorer).

We do not guarantee that the functions contained in our Website will be uninterrupted or error-free, that our Website or its server will be free of viruses or other harmful components, or that defects will be corrected even if we are aware of them.

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We may restrict, suspend, or terminate your GoalMine Account if, in our sole discretion, you abuse or misuse our Website or violate these Terms and Conditions in any way.

Upon the termination of your GoalMine Account, you lose access to our Website. In addition, we may block access to our Website from an IP address or range of IP addresses associated with those of terminated Users.

Upon termination of your GoalMine Funds Account and/or your GoalMine Savings Account, the remaining balances will be mailed to you by check made out to the primary account holder's name and address on file. It could take up to ten business days, once all pending transactions have cleared, before the check can be issued and mailed via USPS mail. By law, we must retain your account information on file for up to seven years. Any personal and sensitive information pertaining to your account will be encrypted and masked and stored according to the latest security standards.

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Contact Us. Please feel free to contact us with any comments, questions or suggestions you might have regarding the information described in our Website.

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