


# Acknowledgements

## Welcome!

Fill out the login information that you will use to access your profile.

We recommend using a personal email address instead of a school email. This email will be used for login purposes.

Your Email Address	zgriffeybm+uaptc@gmail.com
Re-type Your Email Address	zgriffeybm+uaptc@gmail.com
 Create Password	..... <div style="background-color: #4CAF50; color: white; text-align: center; padding: 2px;">100%</div>
Re-type Password	.....

Review and accept the  
E-Sign Disclosure

Review and accept the  
Refund Legal Disclosure

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# E-Sign and Consent

## E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products and services offered through the BM Technologies, Inc. website that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to Customers Bank, member FDIC ("The Bank") with whom you may have an Account and its service providers including, BMTX, Inc., a wholly owned subsidiary of BM Technologies, Inc. ("BM Technologies, Inc."). As used in this Disclosure, "Account" means the account or profile you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

### 1. Scope of Communications to Be Provided in Electronic Form:

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through our website for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.

### 2. Method of Providing Communications to You in Electronic Form:

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

### 3. How to Withdraw Consent:

You may withdraw your consent to receive Communications in electronic form by contacting us at **1-877-327-9515**. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of our website and Account may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

### 4. How to Update Your Records:

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Disclosure and your Accounts and to maintain and update promptly any changes in this information. You can update information (such as your email address) through our website.

### 5. Hardware and Software Requirements:

For your security and convenience, we have optimized our products to be compatible with the latest devices and operating systems. The following are the minimum system requirements for you to access, view, and retain Communications that we make available to you. To utilize the services, you must have:

Dismiss

I Accept

## Refund Legal Disclosure

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X

By selecting a refund preference, I accept and am authorizing University of Arkansas-Pulaski Technical College (the "Institution") to deliver, in the method I select, any Title IV or other funds. I understand that these are the options available to me for disbursement within the institution's policy. Exceptions to this will require contacting the Institution.

I acknowledge and agree that, at the time any funds are delivered in the method I select, I must be enrolled at and attending the Institution, and, to the best of my knowledge, I meet all applicable eligibility criteria for receipt of those funds.


Additionally, I authorize the Institution or BM Technologies, Inc. to reverse or originate debits for any delivered refund deposit made on my behalf, if I am not eligible for the Title IV or other financial aid or to correct any error made by the Institution or BM Technologies, Inc.

DismissI Accept

# Confirmation

Fill out the login information that you will use to access your profile.

We recommend using a personal email address instead of a school email. This email will be used for login purposes.

Your Email Address	zgriffeybm+uaptc@gmail.com
Re-type Your Email Address	zgriffeybm+uaptc@gmail.com
 Create Password	..... <div style="background-color: green; color: white; text-align: center; padding: 2px;">100%</div>
Re-type Password	.....

- ✓ I have read and accept the [E-Sign Disclosure](#) and hereby give you my affirmative consent to provide Electronic Communications to me as described herein. I further agree that my computer satisfies the hardware and software requirements specified above and that I will provide you with a current email address at which you may send Electronic Communications to me. I agree that my email address noted above shall be the primary means of communication between BM Technologies, Inc. and I for receiving all notices about my account, policies and notices and all legal and regulatory disclosures associated with my relationship with BM Technologies, Inc.
  
- ✓ I have read and accept the [Refund Legal Disclosure](#).

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POWERED BY **Bmtx**  
Member **FDIC** Accounts provided  
by Customers Bank

# BankMobile Vibe Agreements and Disclosures

Before you can use BankMobile Vibe, please read and agree to these disclosures.

**Review and accept the  
Fee Schedule and Interest Rate Information**

**Review and accept the  
Terms and Conditions and Related Disclosures  
and Privacy Statement**

[Next](#)

BankMobile Interest Bearing Checking Account

## BankMobile Interest Bearing Checking Account Fee Schedule and Interest Rate Information

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### Overview of Fees for the Interest Bearing Checking Account


We offer an FDIC-insured checking account provided by Customers Bank. Although you're not required to open it, it's one of the options to receive your refunds electronically. If you choose this account, you can continue to use this account as your primary account after graduation.

If you believe that we have incorrectly charged you a fee, you may file a fee waiver claim by clicking [here](#), and we will review and respond accordingly.

Monthly Service Fee	Per purchase	ATM withdrawal	Cash reload	Overdraft
<p><b>\$2.99</b></p> <p>\$0 by having Qualifying Deposits totaling \$300.00 or more per statement cycle</p>	<p><b>\$0</b></p>	<p><b>\$0</b> in-network</p> <p><b>\$3.00</b> out-of-network</p>	<p><b>\$4.95</b></p> <p>or less</p>	<p><b>\$0</b></p>
Overdraft or insufficient funds fees			\$0	
<i>Overdraft protection services are not provided.</i>				
ATM balance inquiry (in-network or out-of-network)			\$0	
Customer service (automated or live agent)			\$0	
Inactivity			\$0	
<b>2 other types of fees:</b>				
Outgoing Wire Fee			\$25.00	

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# Terms and Conditions



BankMobile Vibe and Interest Bearing Checking and Savings Accounts

Revised May 3, 2023

## Important User Information: Terms and Conditions and Related Disclosures

**Savings Account Transfer Limit Suspended:**

Effective April 27, 2020 and until further notice, the savings account transfer limit of six (6) occurrences per statement cycle as outlined in your Account Terms and Conditions and Related Disclosures will not be applicable. The Federal Reserve Board has amended Regulation D (Reserve Requirements of Depository Institutions) as a result of the COVID-19 pandemic, allowing depository institutions to ease access to savings funds for those in need. If and when the limits are reinstated, customers will be notified in accordance with regulatory requirements.

The terms and conditions set forth below contain important information regarding your BankMobile Account provided by Customers Bank, member FDIC and its service partners, including BMTX, Inc., a wholly owned subsidiary of BM Technologies, Inc. This information will also explain the products and services that you have requested and the rules that will apply to your use of these products and services.

Review this information carefully and print and retain a copy of these terms and conditions for your future reference.

Click on the link below to access important documents.

- [E-Sign Disclosure and Consent](#)
- [BM Technologies, Inc. Web Services User Agreement](#)
- [Account Terms and Conditions and Related Disclosures](#)
  - [Account Terms and Conditions](#)
  - [Fee Schedule](#)
  - [Funds Availability Disclosure](#)
  - [Electronic Fund Transfers Disclosure](#)
  - [BM Technologies, Inc. Privacy Statement](#) and the [Customers Bank Privacy Policy](#)
- [Online Bill Payment Terms and Conditions](#)
- [Important Information About Substitute Checks \(Check 21 Act\)](#)
- [EasyDeposit Mobile check capture Terms and Conditions](#)
- [Passport Terms and Conditions](#)

**E-Sign Disclosure and Consent**

This E-Sign Disclosure and Consent ("Disclosure") applies to all Communications for these products and services offered through the BM

Dismiss

I Accept

# BankMobile Vibe Agreements and Disclosures

Before you can use BankMobile Vibe, please read and agree to these disclosures.

- ✓ I have read and accept the [Fee Schedule and Interest Rate Information](#)
- ✓ I have read and accept the [Terms and Conditions and Related Disclosures and Privacy Statement](#)

Next