

OPENFINANCE SECURITIES, LLC (“OPENFINANCE”) PLATFORM FUNDS AVAILABILITY DISCLOSURE

All cash balances reflected in a User’s Trading Wallet (“Trading Wallet”) on the Openfinance platform are held by Evolve Bank & Trust (“Evolve”) and are FDIC insured up to a balance of \$250,000. Openfinance does not hold any User funds. All decisions and directions to purchase, sell, deposit and/or withdraw from a User’s Trading Wallet are solely the User’s decision. The User is solely responsible for ensuring that funds are available to cover all trading activity. The User understands it is using the Openfinance platform as a means to send directions to Evolve if there is a matched transaction and that Openfinance has no control over a User’s account at Evolve. The United States dollar is the only currency used by Evolve. See below for discussion of ETH.

Evolve has engaged independent contractors and other third parties, including Synapse Financial Technologies, Inc., to render some or all of the service to Users on Evolve’s behalf.

Evolve Bank & Trust is a United States-based entity, subject to US banking rules, regulations and hours.

Bank Business Hours and Business Days: 9am-5pm Eastern Standard Time. Every day is a business day except Saturdays, Sundays and United States federal holidays.

Withdrawals and deposits will only be processed during Evolve’s business hours. A User will not be able to make any withdrawals or deposits when Evolve is closed. That includes, but is not limited to, any USD>ETH withdrawals, ETH>USD deposits, wires and ACH.

DEPOSITS

Generally, electronic direct deposits are available on the same US business day that the deposit is received by Evolve. Business hours for Evolve are not the same as Openfinance trading hours. Wires are generally credited quicker than an ACH. ACH is not available to non-US Users. Until deposited funds appear in the Trading Wallet, they are not available for trading activity. User’s funds deposited before 5:00 pm ET on a US business day are typically considered to be deposited that day, however, Users are cautioned that is not always the case and that the date Evolve receives a deposit is not always the same day the User can use the deposit for trading (i.e., funds may not always be available in a User’s Trading Wallet the same day a deposit is made). Openfinance is not responsible for delays caused by Evolve. Openfinance is not responsible for the availability of the funds being requested from another bank or entity as directed by the User.

Longer delays may apply. In some cases, Evolve will not make some or all of the deposited funds available on the same business day of the deposit. Depending on the type and/or dollar amount of the deposit, funds may not be available until a later date. In addition, funds Users deposit electronically or otherwise may be delayed for a longer period of time under the following circumstances:

- When Openfinance believes a transfer will be returned or not honored by the account holder.
- A User's account has previously received item returns or chargebacks.
- There is an emergency or other technical difficulties, such as processing or communications systems failures.
- When an account has been open for less than 30 days and wire and ACH transfers to the account are delayed.

WITHDRAWALS

All withdrawals are subject to the same restrictions on deposits r, as noted above. As such, a User may not be able to withdrawal funds the same business day it made the withdrawal request. USD withdrawal requests made during the time Evolve is open for business are generally executed on the same day, however delays may apply. Evolve's business hours are not the same as Openfinance trading hours. Openfinance is not responsible for delays caused by Evolve. Openfinance is not responsible for the availability of the funds delivered to another bank or entity as directed by the User.

ETH WITHDRAWALS and DEPOSITS

All ETH transactions are executed by a third-party provider and are typically only processed during US banking hours. Withdrawals and deposits of ETH are not instant and are only available when they are processed and approved by Evolve. ETH can only be sent to a User's Metamask wallet. The minimum ETH deposit is \$5.00 USD.

The third-party provider executes the USD>ETH conversion at the "Mid-Market Exchange Rate", as determined by the third-party provider (fees apply, as described below). This rate is also referred to as the Real Exchange Rate and is the midpoint between the selling price and buying price of a given currency. It's typically regarded as the fairest exchange rate, more accurately reflecting the true currency exchange rate.

Fees - The third-party provider charges a 0.75% processing fee the amount being converted (minimum \$1 USD) on all conversions to or from ETH. Senders of ETH to the third-party provider may be responsible for additional Ethereum network charges (gas).

IMPORTANT: All ETH transactions requested by Users when using the Openfinance platform are typically processed during US banking hours. The ETH exchange rate will be the rate when the exchange is processed, and not necessarily at the prevailing rate when the request is made by the User. Furthermore, given the volatile nature of ETH, the exchange rate at execution can differ substantially from the exchange rate at the time the request was made.

For example, if a request is made on a Saturday (when Evolve is closed), the ETH transaction will not execute until Evolve re-opens the following week (typically Monday morning Eastern Standard Time). At that time, the third-party provider responsible for the USD>ETH conversion will receive and process the request. The applicable exchange rate will be the prevailing rate at

the time of the Monday execution and NOT the prevailing rate at the time of the Saturday request.