Wire Transfer Agreement

A. Introduction

This Wire Transfer Agreement ("Agreement") governs the Wire Transfer Service ("Service") attached to your Evergreen Brokerage Account ("Brokerage Account"). By opening your Account or using the service, you agree to this Agreement. The Service is provided solely by the brokerage firm that custodies your Evergreen Brokerage Account(s) ("Custodian" or "Custodians"). Evergreen Wealth Advisors Corporation, your investment adviser, does not process, initiate, or execute wire transfers and does not have authority to transfer funds on your behalf.
Wire Transfers are for personal use only and shall not be used for business purposes. Only the client to whom the Brokerage Account is owned may use the Wire Transfer capability. For Joint Accounts, any one joint owner can initiate a wire independently.

Section K of this Agreement includes an Arbitration Agreement and forbids Class Actions unless you exercise your right to reject arbitration within thirty (30) days after account opening.

B. Protect Yourself Against Wire Scams

Only wire money to individuals or recipients you have verified. Wire scams are prevalent and, once the wire is sent, you may not be able to recover your money.

Possible signs of scam. The requester:

- Sends you wire instructions via email. Always verify details by phone.
- Contacts you unexpectedly. (e.g., An emergency)
- Pressures you into paying immediately.
- Only accepts payments via wire, gift cards, or crypto currency.
- Tells you to keep the transaction a secret and/or tells you how to respond to questions when requesting the wire.
- Asks for personal information

Known Scams:

- Imposter scams, such as claiming to be an IRS agent. The IRS will always send an official letter and will not call you.
- Romance/New friend claiming they need money to travel to see you or want you to invest in a business opportunity.
- Family emergency call claiming to need money but it's not really a family member. Always call the family member directly.
- Lottery scams requiring you to wire money for taxes or fees before you can claim the winnings.
- Tech support scams requiring you to pay a fee for help.

C. Wire Transfer Service

The following types of wires are permitted:

- Domestic wires only (between banks within the United States, including its territories).
- Personal wires only. Business wires are not permitted.

D. Fees and Limits

- **Incoming Wires:** None
- **Outgoing Wires:** None
- **Limits:** Funds must be available for use in your Brokerage Account.

E. Security Procedures

- To use the Service, you must submit the wire transfer request while logged in to your Account, either on the app or desktop.
- For individual accounts, only the account holder may access and initiate wires.
- For joint accounts, each joint account holder will have individual access credentials to the online platform and may independently initiate a wire transfer from the joint account.
- You must not share your login credentials with any other person, including other joint account holders. Each joint account holder must use their own unique access credentials.

- We may request additional documentation from you in order to fulfill your wire request. Failure to provide this information will result in the wire request not being processed.

F. Processing, Canceling, Delays, and Notifications of Wires Transfers

Processing Time. If the wire request is made and completed by 3:30 PM Eastern Time, including verification procedures, on a Business Day (Monday-Friday, excluding Federal Holidays), then the wire will be submitted for processing that Business Day. However, completion of wire transfers is dependent on wire processing by Evergreen's Custodians and may not be completed the same day. If the wire is requested and completed after 3:30 PM Eastern Time or on a non-Business Day, then the wire will be submitted for processing on the next Business Day. Wire requests can only be submitted through the Evergreen Mobile app or when logged in on a desktop.

Canceling or modifying. Once the wire information has been processed, we are unable to cancel it or modify it. You may request for us to attempt to return the funds to you or modify it, however, completion of wire transfers is dependent on wire processing by Evergreen's Custodians and the recipient institution must agree. The amount returned to you may not be the full amount you sent depending on the receiving institution.

Internal Review. All wires are subject to internal review. We may need to contact you to verify certain information or require additional signatures to verify the wire instructions, which may cause processing delays. We reserve the right to cancel or delay any wire for any reason. We will contact you if your wire is canceled or delayed. We are not liable for any losses you may incur due to a canceled or delayed wire.

Notifications. Your wire transaction will appear in your Account's activity screen. Additionally, we will send an email notification to each account holder on file whenever a wire transfer is created. Both joint account holders will receive the same notification.

G. Wire Information

- You are responsible for verifying all wire instructions. We are not liable for any incorrect information. You certify all information provided to us is true and accurate.

- If you provided incorrect recipient information, you can lose all of the amount transferred.
- You must provide us with the reason for the wire transfer in the Wire Instruction Form. This reason must be truthful.
- You must provide us with all the information requested in the Wire Instruction Form. Failure to provide all the information may result in a wire not being processed or a delay in processing.

H. Indemnification

You will indemnify us and hold us harmless against all claims, expenses, liabilities, and losses (including reasonable legal fees) if you or a third party makes a claim against us for any of our actions or services in this Agreement, unless they provide proof of gross negligence or willful misconduct. You understand this section will survive even if you close your Account or this Agreement is terminated.

I. Limitation of Liability

We will not be liable for any failure or delay of any wire transfer or for failing to meet other obligations in the Agreement because of circumstances or causes beyond our control, including governmental, legal, or regulatory restrictions or prohibitions, third party actions, natural disasters, requirement or system failures, labor disputes, wars, or riots. IN NO EVENT SHALL WE HAVE ANY LIABILITY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

For joint accounts, Each joint owner is fully responsible for all wire transfers made by any owner. Evergreen and its Custodians shall not be held liable for disputes between joint owners.

J. Additional Information

Change in Terms. We reserve the right to make changes to this Agreement.

Contact Information. You and any joint account holders agree to keep all contact information current by updating it immediately within your respective Evergreen Profile.

Electronic Account. You agree that this is an electronic Account only. Therefore, you agree to all documents and communications being sent to each account holder electronically.

Applicable Law. This Agreement is governed by and shall be construed in accordance with applicable federal law and the laws of the State of Washington.

Severability. If a provision of this Agreement is held invalid or unenforceable in any respect, the validity or enforceability of the remaining provisions will not in any way be affected.

K. Arbitration Agreement

1. Resolving a Dispute with Arbitration

Please read this provision of the agreement (the "Arbitration Agreement") carefully. It provides that any dispute may be resolved by binding arbitration at either party's request. Unless you reject the Arbitration Agreement within thirty (30) days after your account is opened, the Arbitration Agreement will have a substantial effect on your rights in the event of a dispute. Arbitration replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceeding. In arbitration, a dispute is resolved by an arbitrator instead of a judge or jury. This provision does not apply if you are a "covered borrower" as defined in the military lending act, 10 U.S.C. § 987.

2. Agreement to Arbitrate

Maintaining good relationships with our customers is very important to us. We ask that you contact us immediately if you have a problem with your Account or a service we provide. Often a telephone call to us resolves the matter quickly and amicably. However, if you and we are unable to resolve our differences informally, you agree by opening or maintaining an Account with us, that if any dispute between you and us arises regardless of when it occurs, it will be settled using the following procedures: you and we agree and understand that (1) you and we are giving up the right to trial by jury and (2) this section precludes you and us from participating in or being represented in any class or representative action or joining or consolidating the claims of other persons. In addition, your agreement to arbitrate and waive trial by jury shall be applicable to parties acting on our behalf, including agents or independent contractors who collect your account on our behalf or purchase your account, and to parties acting on your behalf, such as your authorized users, heirs, or representatives. Arbitration applies to all joint owners individually and collectively. This Arbitration Agreement is governed by the Federal Arbitration Act (FAA), 9 U.S.C. §§ 1 et seq., and not by any state arbitration law. Except as set forth below, the parties agree to arbitrate any dispute or controversy concerning your Account or related products or services. Either party may request that the matter be submitted to arbitration.

3. Commencing an Arbitration

The party electing arbitration must notify the other of such election. This notice may be given before or after a lawsuit has been filed concerning the Claim or with respect to other Claims brought later in the lawsuit, and it may be given by papers filed in the lawsuit such as a motion to compel arbitration. If you elect arbitration, you must notify us in writing. Your notice must be sent to Evergreen at clientservice@evergreenwealth.com or if written to:

> Evergreen Wealth Corporation
> Attn: Compliance Department
> 5540 Centerview Dr.
> STE 204 PMB #48153
> Raleigh, NC 27606-8212.

If we elect arbitration, we will notify you in writing at your last known address on file.

4. Claim

A "Claim" is any unresolved claim, dispute, or controversy between you and us, whether past, present, or future, arising out of or related to this Agreement, your Account, products, or services governed by this Agreement or the relationships resulting from this Agreement or your Account. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross claims, and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud, and other intentional torts, constitution, statute, regulation, ordinance, common law, and equity (including any claim for injunctive or declaratory relief). Solely for purposes of this Arbitration Agreement, the terms "we," "us", and "our" also include Evergreen and any person or entity named as a co-defendant with us in a Claim asserted by you. Notwithstanding the foregoing, individual actions brought in small claims court (or your state's equivalent court) are not eligible for arbitration; however, if the action is transferred, removed, or appealed to a different court, it shall be eligible for arbitration at either party's request.

5. Binding Arbitration

Binding arbitration is a means of having an independent third party (the arbitrator) resolve a dispute without using the court system, judges, or juries. Either you or we can request binding arbitration. Each arbitration, including the selection of the arbitrator, shall be administered by the American Arbitration Association (AAA), according to the Consumer Arbitration Rules of the AAA. A single arbitrator shall be appointed. If you have a question about the AAA, you can contact them as follows: American Arbitration Association, 1633 Broadway 10th Floor, New York, NY 10019, 1-800-778-7879, http://www.adr.org . If the AAA is unable to serve as administrator and you and we cannot agree on a replacement, a court with jurisdiction will select the administrator or arbitrator, provided that no company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in this Arbitration Agreement.

6. Powers and Qualifications of Arbitrators and Arbitration Procedures

Any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. If you cannot obtain a waiver of the AAA's or arbitrator's filing, administrative, hearing, and/or other fees, we will consider in good faith any request by you for us to bear such fees. Each party will bear the expense of its own attorneys, experts, and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and privilege rules that would apply in a court proceeding, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory, and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive, and other equitable relief, and attorneys' fees and costs. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award.

7. Class Action Waiver

You agree not to participate in a class, representative or private attorney general action against us in court or arbitration. Also, you may not bring claims against us on behalf of any account holder.

The arbitrator shall have no authority to conduct any class, private attorney general or other representative proceeding, and shall award declaratory or injunctive relief only in favor of the party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. If a court determines that this paragraph is not fully enforceable, only this sentence will remain in force and the remainder will be null and void, and the court's determination shall be subject to appeal.

8. Rights Preserved

This Arbitration Agreement and the exercise of any of the rights you and we have under this Agreement, does not stop you or us from exercising any lawful rights either of us has to use other available remedies; to comply with legal process; to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court of appropriate jurisdiction; or to bring an individual action in court that is limited to preventing the other party from using or obtaining any provisional or self-help remedies and that does not involve a request for damages or monetary relief.

9. Enforcement

You or we may bring an action, including a summary or expedited motion, to compel arbitration of Claims subject to arbitration, or to stay the litigation of any Claims pending arbitration, in any court having jurisdiction. Such action may be brought at any time, even if such claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Any dispute concerning the validity or enforceability of this Arbitration Agreement must be decided by a court; any dispute concerning the validity or enforceability of the Agreement as a whole is for the arbitrator. Failure or forbearance to enforce this Arbitration Agreement at any particular time or in connection with any particular Claims will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any additional or different agreement between you and us regarding arbitration must be in writing. If either you or we fail to submit to binding arbitration following a lawful demand, the party who fails to submit bears all costs and expenses incurred by the party compelling arbitration.

10. Survival and Severability of Terms

This Arbitration Agreement shall survive: (i) termination or changes in the Agreement, the Account, or the relationship between you and us concerning the Account; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Account, or any amounts owed on your Account, to any other person or entity. If any portion of this Arbitration Agreement (except for the Class Action Waiver set forth above) is deemed invalid or unenforceable, the remaining provisions of the Arbitration Agreement shall remain in force. No portion of this Arbitration Agreement may be amended or waived absent a written agreement between you and us.

11. Right to Reject

You may reject or opt out of this Arbitration Agreement by emailing a signed or e-signed rejection notice to Evergreen at clientservice@evergreenwealth.com within thirty (30) calendar days after your Account is opened. An arbitration opt-out by one joint owner will apply only to that individual, unless otherwise agreed in writing by all joint owners and Evergreen.

Any rejection notice must include the name, address, email address, and telephone number of the account holder(s) submitting the opt-out. An individual joint account holder may submit a rejection notice independently, which will apply only to that individual. Joint account holders may also submit a combined rejection notice, in which case the opt-out will apply to all such account holders

This is the only manner by which you can reject this Arbitration Agreement. If you reject this Arbitration Agreement, only a court may be used to resolve any Claim. If you reject this Arbitration Agreement, such rejection will not affect any other provision of the Agreement.