

# Empower Cash Advance Authorization

**Effective Date:** March 6, 2023

## Authorization to Debit Account

The amount of the Empower Cash Advance will be the amount disclosed on the final confirmation screen of Empower Cash Advance and includes the selected tip amount and the selected delivery fee (if applicable). The approved Empower Cash Advance amount is subject to change in our sole discretion.

You authorize Empower to electronically debit (and, if necessary, electronically credit to correct erroneous debits) the Empower Cash Advance amount from either the Empower Checking or External Bank Account, either via ACH or the debit card you linked during enrollment to Cash Advance (on the basis of where your next paycheck is expected to be deposited based upon the information provided to us) as follows:

- **Amount of Debits:** Lesser of amount of Empower Cash Advance agreed to in confirmation screen and outstanding Empower Cash Advance balance (including any selected tip amount or delivery fee)
- **Frequency of Debits:** Payment will first be attempted on the due date agreed upon on the Empower Cash Advance confirmation screen and, if full balance not yet recovered, upon subsequent detection of income into your External Bank Account

You may stop payment or request to change the date of these preauthorized electronic debits from your External Bank Account by contacting us in-App or emailing us at [help@empower.me](mailto:help@empower.me) at least 3 Business Days before the scheduled date of the debit. If you stop these preauthorized electronic debits, we will no longer provide you Empower Cash Advance. If we do not receive notice at least 3 Business Days before the scheduled debit date, we may attempt, in our sole discretion, to cancel the debit transaction. However, we assume no responsibility for our failure to do so. Please note that revoking this authorization will not apply to electronic debits performed before revocation becomes effective. Canceling your subscription does not waive your authorization for Empower to debit your paycheck account. You agree that you will not dispute Empower debiting your accounts, so long as the transaction corresponds to the terms indicated in this online form and your agreement with Empower.

For purposes of this authorization, "Business Day" means Monday through Friday, excluding federal banking holidays.