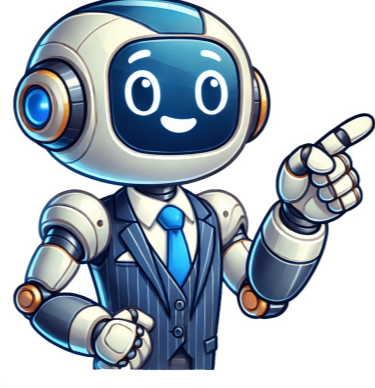


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Fees could reduce earnings on the account.3Data as of May 19, 2025 from the FDICs National Rates and Rate Caps.4Deposit account funds are insured through Evolve Bank & Trust, Member FDIC, or another partner bank, on a pass-through basis up to \$250,000. Conditions must be met to qualify for this insurance, which only protects against the failure of the bank where the account(s) is held. For more information regarding these conditions, see here.5ATM withdrawals are fee-free at 40k+ MoneyPass ATMs. See moneypass.com/atm-locator.html to find locations in your area. Out of network fees may apply.6Retail service fee up to \$4.95 and limits may apply. Keep the receipt as proof of your transaction. Money will typically be available within 15 minutes.Service provided by Green Dot. 2025 Green Dot Corporation. All rights reserved. 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Ingo Money service is not available for use within the state of New York.8^ExtraCash amounts range from \$25-\$500, typically approved within 5 minutes, with an overdraft fee equal to the greater of \$5 or 5%. Multiple overdrafts may be required. Not all members qualify for ExtraCash and few qualify for \$500. ExtraCash is repayable on demand. Must open an ExtraCash overdraft deposit account and Dave Checking account. Up to \$5 monthly membership fee for ExtraCash, Income Opportunity Services, and Financial Management Services. Optional 1.5% fee for external debit card transfers. See dave.com.ProductsAbout UsResourcesLegalContactEvolve Bank & Trust, Member FDIC or another partner bank provides deposit accounts and issues the Dave Debit Card under a license from Mastercard.All trademarks and brand names belong to their respective owners and do not represent endorsements of any kind.1American banking relies largely on decades old technology, systems, and payment rails. According to ABA History, the first credit card was issued in 1952 and the first debit card in 1966. ATMs launched in 1969. Online banking began in the 1980s. As for the 21st century, notable developments are fewer and farther between, including mobile check depositing (2009) and credit card chips (2012).2^JP Morgan Chase & Co.s Earnings Release Financial Supplement." JP Morgan Chase & Co, Third Quarter 2024.3^ExtraCash amounts range from \$25-\$500, typically approved within 5 minutes, with an overdraft fee equal to the greater of \$5 or 5%. Multiple overdrafts may be required. Not all members qualify for ExtraCash and few qualify for \$500. ExtraCash is repayable on demand. Must open an ExtraCash overdraft deposit account and Dave Checking account. Up to \$5 monthly membership fee for ExtraCash, Income Opportunity Services, and Financial Management Services. Optional 1.5% fee for external debit card transfers. 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