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Accelerate Employee Payments with Branch

Integrate Branch with Rippling to modernize employee banking and accelerate employee payments. With Branch and Rippling, you can now automate the setup, distribution, and management of employee paycards and direct deposits all at NO cost to you or the cardholders.

Just Free, Integrated Access to Employee Banking + Financial Wellness

GOOD FOR YOU:

- + Integrates with Rippling
- + Instantly onboard new employees
- + Replace your paycards (or at least level up)
- + Ditch the paper checks and HR headaches

GOOD FOR YOUR EMPLOYEES:

- + Easy, digital access to wages
- + No-fee banking
- + No overdraft fees
- Free ATM access
- + Up to 2 day early direct deposit

Upgrade your payroll practices with Rippling + Branch. Visit the Rippling app store or request a demo to learn more.



FAST. FLEXIBLE. FREE.

With only a few clicks, admins can now complete the full cycle of employee card issuance all within the Rippling dashboard. Without leaving your seat, Branch will validate new cardholders, generate FDIC-insured Branch accounts, distribute personalized debit cards, and update corresponding direct deposit information. Rippling provides all the necessary employee information to Branch on the backend so you don't have to.

No paper checks. No payroll hassle. No handling cash in today's contactless world.

Just safe, free access to employee banking.





Branch Fee Schedule

The fees relating to the use of the Branch Debit Card or Card Account are set forth in this <u>Agreement</u> and the attached fees exhibit.

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ACH Return	\$0
ACH Overdraft	\$0
Card Based Transfer on to Branch Wallet (Instant)	\$0
ACH Transfer on to Branch Wallet (2-3 Day)	\$0
Card Based Transfer off of Branch Wallet (Instant)	\$2.99 - \$4.99
ACH Transfer off of Branch Wallet (2-3 Day)	\$0
ATM Fee	\$0
Debit Card Replacement	\$0

The types of fees and amounts are subject to change. <u>Complete Terms of Service</u> and the <u>Branch Mastercard Cardholder Agreement</u> can be found on our website.