

Jiko Technologies, Inc. Jiko Securities, Inc. Jiko Bank, a division of Mid-Central National Bank

Electronic Communications Disclosure Statement and Consent

Revised May 24, 2023

Please read the disclosures below and provide your consent to receive from us in electronic form notices, disclosures, documents, policies, periodic statements, and all other communications (collectively, "communications") relating to services provided by Jiko through the Public mobile application (the "Public App") and website (the "Public Website") (collectively the "Public Platform"). The Public Platform is operated by Public Holdings, Inc. ("Public"). You may choose not to provide consent, but if you decline to provide consent you will not be able to open accounts at Jiko on the Public Platform. The words "you" and "your" mean each person receiving these disclosures, and the words "we," "us" and "our" mean individually and collectively Jiko Technologies, Inc., Jiko Securities, Inc., and Jiko Bank, a division of Mid-Central National Bank (the "Bank") (collectively, "Jiko"), which provide bank, brokerage, and other services to you via the Public Platform. These disclosures only apply to services you may receive from or through Jiko via the Public Platform. These disclosures and your consent also apply to electronic communications sent by Public, on our behalf, in connection with the services provided by Jiko via the Public Platform. We note that Public is not an affiliate of Jiko. All capitalized terms not defined herein are defined in the Jiko Bank Account Agreement.

- To receive communications from us or on our behalf relating to your Jiko Bank Account or Jiko Brokerage Account, you will need:
 - The Public Platform, which is the Public mobile application or Public website;
 - If you choose to access the Public Platform using the Public mobile app, a
 functioning smartphone using either iOS mobile operating system version 16.3 or
 higher or Android operating system 13.0 or higher; if you choose to access the
 Public Platform using the Public website, any electronic device that can connect to
 the internet (any such smartphone or electronic device, collectively, a "Device");
 - o An internet connection that allows your Device to log in to the Public Platform; and
 - o An e-mail account that you can access.
- In order to retain and/or print communications relating to services provided by Jiko via the Public Platform sent to you electronically, your device will need to be able to send,

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and/or store communications, and/or you will need a functioning printer connected to your device.

- You may withdraw your consent to receive communications relating to the services provided by Jiko via the Public Platform electronically by e-mailing Public at support@public.com or writing to Public at 228 Park Avenue S, Suite 97716, New York, NY 10003, but such withdrawal will result in termination of your accounts and access to the Jiko services provided through the Public Platform. When you write you must provide your name, address, and the last four (4) digits of your Public Brokerage Account number.
- You may request a paper copy of a communication relating to the services provided by Jiko via the Public App that was sent electronically at no charge by e-mailing Public at support@public.com or writing to us at 228 Park Avenue S, Suite 97716, New York, NY 10003. When you write you must provide us with your name, address, and the last four (4) digits of your Public brokerage account number.
- You agree to notify us immediately of any change in the e-mail address that you have provided to us for the services provided by Jiko on the Public Platform. You may provide the new e-mail address by e-mailing Public at support@public.com or writing to Public at 228 Park Avenue S, Suite 97716, New York, NY 10003. When you write you must provide us with your name, address, and the last four (4) digits of your Public Brokerage Account number.

By selecting "I Agree" on the Public Platform as your electronic signature, you consent to this Electronic Communications Disclosure and Consent (this "Statement"), and to receive all disclosures and other communications relating to the services provided by Jiko via the Public Platform electronically. (Please download to your device or print this Statement for your files and future reference.)