



SPARTAN FINANCIAL SERVICES CORP. Payment Terms & Conditions

Effective Date: August 26, 2026

These ACH Payment Terms & Conditions ("Terms") govern electronic payments initiated through the Automated Clearing House ("ACH") Network to Spartan Financial Services Corp. ("SPARTAN," "we," "us," or "our") in connection with an insurance Premium Finance Agreement ("PFA") or other authorized payment obligation. These Terms apply to ACH payments submitted to SPARTAN by customers in Florida, Georgia, and Texas, subject to applicable federal and state law. By selecting an ACH payment option and submitting bank-account information, you authorize SPARTAN and its authorized payment processor to initiate the ACH debit(s) described during the payment process and in any applicable ACH authorization.

1. ACH PAYMENT AUTHORIZATION

You authorize SPARTAN to electronically debit the bank account you designate for the amount of the payment you authorize, including applicable charges or fees disclosed to you and permitted by your PFA and applicable law.

Your authorization applies to the transaction or transactions described during the payment process and in the applicable authorization. If you enroll in recurring or installment ACH payments, the amount, frequency, and expected payment dates will be disclosed in your PFA, payment schedule, ACH authorization, or electronic enrollment process.

- You are the owner of, or are authorized to use, the bank account provided.
- The routing number, account number, and account type you provide are accurate and complete.
- You authorize SPARTAN and its authorized payment processor to initiate the authorized ACH debit(s).
- You understand that electronic authorization may have the same effect as written authorization to the extent permitted by applicable law.

2. ONE-TIME PAYMENTS

For a one-time ACH payment, your authorization permits SPARTAN to initiate a debit for the specific amount and payment date displayed or otherwise disclosed and authorized by you. Once submitted, an ACH payment may require additional processing time before funds are withdrawn and may not immediately appear as completed.

3. RECURRING OR SCHEDULED PAYMENTS

If you enroll in recurring ACH payments, you authorize SPARTAN to debit your account according to the payment schedule disclosed in your PFA, ACH authorization, or electronic enrollment process. Unless otherwise disclosed, recurring debits continue until the scheduled payments are completed, the account is paid in full, or the authorization is revoked or terminated in accordance with these Terms and applicable law.

Cancellation or revocation of an ACH authorization does not cancel, reduce, or otherwise affect any underlying balance, PFA, contractual obligation, or amount you owe to SPARTAN.

4. ACCOUNT VALIDATION AND FRAUD PREVENTION

SPARTAN may verify or validate bank-account information before initiating an ACH debit and when account information changes. Validation may be performed by SPARTAN, its financial institution, payment processor, or an authorized third-party service provider using methods permitted under applicable ACH Network Rules.

SPARTAN maintains risk-based fraud-prevention and transaction-monitoring processes designed to identify potentially unauthorized or fraudulent ACH activity. We may delay, reject, suspend, or request additional verification for a transaction when reasonably necessary for fraud prevention, security, risk management, or compliance.

5. PAYMENT PROCESSING

ACH payments are processed through the ACH Network and may take several business days to complete. A payment displayed as "submitted," "pending," or "processing" does not necessarily mean that the payment has finally settled.

If a scheduled payment date falls on a weekend or federal banking holiday, processing may occur on the next banking day, subject to the applicable PFA, authorization, and law.

6. INSUFFICIENT FUNDS, RETURNS, AND REINITIATED ENTRIES

You are responsible for maintaining sufficient available funds in your account to cover each authorized payment. If an ACH payment is returned, rejected, or reversed because of insufficient or uncollected funds, incorrect account information, a closed account, a stop-payment order, or another reason, you remain responsible for the underlying amount owed.

An eligible returned ACH debit may be reinitiated only to the extent permitted by applicable law and the Nacha Operating Rules. Where permitted, a returned debit for insufficient or uncollected funds may be reinitiated no more than two additional times. An entry returned as unauthorized will not be reinitiated unless SPARTAN obtains a new authorization after receipt of the return.

Any returned-payment, NSF, or related fee will be imposed only to the extent authorized by your PFA, separately disclosed to you, and permitted by applicable state and federal law. If a fee stated in another SPARTAN agreement differs from these Terms, the amount permitted under the applicable agreement and law will control.

7. ERRORS AND UNAUTHORIZED TRANSACTIONS

If you believe an ACH transaction was unauthorized, incorrect, duplicated, or otherwise erroneous, contact SPARTAN promptly using the information in Section 14 and notify your financial institution when appropriate.

Consumer electronic fund transfers may be subject to protections and error-resolution requirements under federal law, including Regulation E, depending on the account, transaction, and circumstances. Nothing in these Terms limits rights that cannot lawfully be waived.

8. CANCELLATION AND REVOCATION

You may request cancellation or revocation of authorization for future recurring ACH payments by contacting SPARTAN using the information in Section 14. A revocation request must be received in sufficient time and manner to allow SPARTAN and its financial institution or payment processor a reasonable opportunity to act before the next scheduled debit.

Revocation of ACH authorization does not eliminate or otherwise affect any payment obligation owed to SPARTAN under a PFA or other agreement.

9. ELECTRONIC RECORDS AND COPY OF AUTHORIZATION

By completing an online ACH payment process, you consent to the use of electronic records and electronic authorization in connection with the ACH payment to the extent permitted by applicable law. SPARTAN will maintain records of ACH authorizations as required by applicable law and ACH Network Rules.

You may request a copy of your ACH authorization or payment confirmation from SPARTAN. Where applicable, SPARTAN will provide a copy of a consumer recurring debit authorization in accordance with applicable requirements.

10. PRIVACY AND SECURITY

Bank-account, routing, authorization, transaction, and other personal information submitted in connection with an ACH payment will be handled in accordance with SPARTAN's Consumer Financial and Health Information Privacy Notice and applicable privacy and data-security requirements.

SPARTAN maintains administrative, technical, and physical safeguards designed to protect sensitive financial and payment information against unauthorized access, use, disclosure, alteration, or destruction. Access is limited to personnel and authorized service providers who require the information for legitimate business functions.

For your protection, do not submit bank-account information through unsecured email or other communication channels that SPARTAN has not authorized for the transmission of sensitive payment information.

11. COMPLIANCE WITH ACH RULES

ACH transactions are subject to the applicable Nacha Operating Rules, federal and state laws, and the requirements of SPARTAN's originating financial institution and authorized payment processors. SPARTAN may take actions reasonably necessary to comply with those requirements.

Nothing in these Terms authorizes an ACH transaction that is prohibited by applicable law, the Nacha Operating Rules, or the terms of the applicable PFA or ACH authorization.

12. FLORIDA, GEORGIA, AND TEXAS

SPARTAN conducts premium-finance business in Florida, Georgia, and Texas. ACH payments connected with a PFA remain subject to the state law applicable to that agreement, including applicable limitations on fees, notices, payment processing, and consumer rights. If these Terms conflict with a mandatory provision of applicable state or federal law, the mandatory legal requirement will control.

Privacy and handling of nonpublic personal financial and health information are governed by SPARTAN's Consumer Financial and Health Information Privacy Notice and applicable federal and state privacy requirements, including applicable Florida, Georgia, and Texas insurance privacy rules.

13. PAYMENT CONFIRMATION AND CHANGES TO THESE TERMS

After submitting an ACH payment, retain your confirmation or receipt for your records. The confirmation may include the payment amount, transaction date, reference number, and other information necessary to identify the transaction.

SPARTAN may update these Terms to reflect changes in payment procedures, applicable law, security practices, or ACH Network requirements. The version applicable to a transaction will be the version presented or made available when the payment is authorized, unless otherwise required by law.

14. CONTACT INFORMATION

Spartan Financial Services Corp.
1825 Ponce de Leon Blvd. #194
Coral Gables, Florida 33134
Telephone: 1-844-944-9441
Email: info@spartan-financial.com
Website: www.spartan-financial.com

ACH AUTHORIZATION ACKNOWLEDGMENT

By clicking “Pay by ACH,” “Submit Payment,” “Authorize Payment,” or a substantially similar button, I acknowledge that I have reviewed and agree to these ACH Payment Terms & Conditions and authorize Spartan Financial Services Corp. and its authorized payment processor to initiate the ACH debit described in the payment process from the bank account I have provided.