



Rewards Program Rules: Effective: January 1 – December 31, 2025 Promotion

OneUnited Bank offers the OneUnited Bank Rewards Program (“Rewards Program”) to all consumer deposit customers (hereinafter “Advocate”) to promote financial literacy, responsible banking and the #BankBlack and #BuyBlack Movement. The Rewards Program offers points, badges, recognition, gift rewards and cash rewards (collectively called “Incentives”) based on specified past, present and future banking and nonbanking activity (“Qualifying Activity”) as outlined on the Rewards page in online banking. Business deposit customers are not eligible.

By redeeming any gift rewards or cash rewards, you accept the Rewards Program Rules (“Rules”) and agree to abide by them. It is your responsibility to read and understand all of the Rules. The most current Rules may be found at www.oneunited.com/disclosure, which is the final authority on the Rules. Only OneUnited Bank consumer (non-business) deposit customers with an account in good standing are eligible to participate in the Rewards Program, and each OneUnited Bank customer may have only one Advocate participation. **To unsubscribe to the Rewards Program, please contact us at 877-663-8648.**

The Rewards Program is offered at the discretion of OneUnited Bank and OneUnited Bank has the right to terminate the Rewards Program, in whole or in part, or to change the Rules, in whole or in part, at any time, with or without advanced notice, even though changes may affect the value of Incentives already accumulated.

The Rules do not supersede any other OneUnited Bank disclosures governing OneUnited Bank deposit accounts as provided at www.oneunited.com/disclosures. Please review OneUnited Bank’s Truth in Savings Disclosure and Online Truth in Savings Disclosure and the Deposit Account Agreement for minimum balances to open deposit accounts, the annual percentage yield (APY) for interest bearing accounts, fees and other account terms. There is no minimum balance to participate in the Rewards Program.

All calculations made in connection with the Rewards Program, including the achievement of Qualifying Activity and Incentives will be made by OneUnited Bank in its sole discretion and such calculations will be considered final.

Rewards Program points, badges and recognition levels (such as Advocate, Bronze, Silver or Gold) will be awarded within 2 business days of achieving the Qualifying Activity. Gift rewards (except for cash) will be mailed within 30 calendar days of achieving the Qualifying Activity. **Cash rewards will only be deposited into an Advocate’s OneUnited Bank savings or checking account that is open and in good standing, within 90 calendar days of achieving the Qualifying Activity. The maximum cash reward or cap within 12 months is \$12,000.00. An Advocate who no longer has an account in good standing with OneUnited Bank will forfeit their cash reward(s).**

The Refer-A-Friend cash reward is \$50 for each qualified new customer. For an Advocate to qualify for the Refer-a-Friend cash reward, the referred person must: (i) not be a current OneUnited Bank customer; (ii) use the Advocate Referral Link or the Advocate Referral Code when applying for a OneUnited Bank deposit account; (iii) be approved for a OneUnited Bank deposit account; (iv) fund the OneUnited Bank primary deposit account; and (v) activate a OneUnited Bank Visa debit or ATM card or open a Certificate of Deposit. Only then will the referring OneUnited Bank Advocate qualify for the Refer-a-Friend cash reward. OneUnited Bank Advocates can receive one Refer-A-Friend cash reward per referred person. OneUnited Bank will pay one Refer-a-Friend cash reward per referred person based on the first application received. Advocates acknowledge that by referring a friend through this program, the Advocate may be releasing non-public information. A referred person acknowledges that payment of the referral may result in the Advocate’s knowledge of the referred person establishing an account with OneUnited Bank. OneUnited Bank does not release confidential information about its customers. See our [Privacy Policy](#). OneUnited Bank employees are not eligible for Refer-a-Friend cash rewards.

The Refer-A-Friend cash reward offer expires 12/31/2025, which means all qualifications including the opening and funding of the referred person’s account must be completed by 12/31/2025. Cash rewards are subject to IRS 1099 reporting. OneUnited Bank shall not make any withholdings for tax purposes from any cash rewards made to Advocates hereunder and Advocates shall be responsible for any and all income and other tax payments.

The Rules control your participation in the Rewards Program and no covenants at law or in equity shall be implied or incorporated, all of which are expressly disclaimed. OneUnited Bank has the sole right to interpret and apply the Rules. **IN NO EVENT SHALL ONEUNITED BANK BE LIABLE TO AN ADVOCATE FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL DAMAGES, INCLUDING LOST REVENUE OR PROFITS OR COSTS OR ATTORNEYS’ FEES, ARISING OUT OF THE ACTS OR OMISSIONS OF ONEUNITED BANK IN CONNECTION WITH THE ADVOCATE PROGRAM.**

Any abuse of the Rewards Program or failure to follow the Rules, any violation of law, rule, or regulation, any conduct detrimental to the interests of OneUnited Bank, any fraudulent activity or attempted fraudulent activity, or any misrepresentation of any information furnished to OneUnited Bank by any Advocate or anyone acting on the Advocate’s behalf (collectively, “Prohibited Conduct”), may result in OneUnited Bank exercising any one or more of the following remedies with or without notice to the Advocate: (a) the termination by OneUnited Bank of such Advocate’s participation in the Rewards Program and (b) the removal or cancellation by OneUnited Bank of any or all Incentives including cash rewards not paid.



