

Financial Wellness Benefits Program Disclosure

December 2024

*This **Financial Wellness Benefits Program Disclosure** is provided to employees whose employer agreed to participate in OneUnited Bank's Financial Wellness Benefits Program ("Wellness Program"). It describes the terms and conditions for the Wellness Program. For disclosures related to the Wellness Checking and Wellness Savings accounts, please review the Financial Wellness Truth in Savings Disclosure, Deposit Account Agreement and other applicable banking disclosures. By accepting this disclosure, you agree to allow OneUnited Bank to share with your employer that you are participating in the Wellness Program and are eligible for Financial Wellness Rewards, if applicable.*

OneUnited Bank's Wellness Program is offered by your employer ("Employer") to eligible employees to help enhance their financial well-being. Wellness Program benefits, which may change from time to time after required notice, include the Financial Wellness Checking and the Financial Wellness Savings accounts with no monthly membership or maintenance service charge fee. (Other fees may apply. See the Financial Wellness Benefits Program Truth in Savings Disclosure and other disclosures related to deposit accounts.)

Your Employer and OneUnited Bank are offering the Wellness Program and Rewards as follows:

Employee Definition. You are considered an "Employee" if you are a permanent, full-time employee of the Employer. Independent contractors and temporary or part-time employees are not eligible.

Eligible Employee and Participating Employee
Your Employer determines the eligibility of an employee for the Wellness Program ("Eligible Employee"). For eligibility, please check with your Human Resources department. OneUnited Bank must be notified by your Employer that you are an Eligible Employee. If an Eligible Employee: 1) applies to participate in the Wellness Program; and 2) provides all information required by OneUnited

Bank, and 3) accepts the Bank's disclosures, OneUnited Bank, in its sole discretion, will determine whether to approve an Eligible Employee for enrollment in the Wellness Program, the Financial Wellness Checking and the Financial Wellness Savings accounts based on the Bank's policies and procedures and applicable banking laws and regulations. Once approved by OneUnited Bank, an Eligible Employee becomes a "Participating Employee".

Enrollment Date. Your "Enrollment Date" in the Wellness Program will be the date you open a Wellness Checking and/or a Wellness Savings account or, for existing OneUnited Bank customers, when you enroll in the Wellness Program via mobile or online banking, thereby converting your existing OneUnited Bank accounts to a Wellness Checking and Wellness Savings account. Activity qualifying for Wellness Rewards will be based on your activity beginning at your Enrollment Date.

Financial Wellness Rewards

Your Employer offers the following Financial Wellness Rewards to Participating Employees (*Your Financial Wellness Checking and Financial Wellness Savings accounts must be active to receive Financial Wellness Rewards*):

- **Wellness Opening Deposit** — Your Employer will provide a one-time opening deposit of up to \$50 (\$25 to Financial Wellness Checking, \$25 to Financial Wellness Savings) when you are approved for enrollment in the Wellness Program. The Wellness Opening Deposit will be paid or credited to each account upon opening. This is a one-time reward. The Wellness Opening Deposit will be paid to you only once.
- **Wellness Savings Reward** — Your Employer will provide a financial reward of \$200 if you maintain a minimum monthly average balance of at least \$200 in your Financial Wellness Savings account for any six (6) consecutive months. The calculation of the monthly average balance will be determined as of the last business day of each month. This

Wellness Savings Reward will be paid or credited automatically to your Financial Wellness Savings Account within the first 7 business days following completion of the six (6) month qualification period. Each month counts toward only one Wellness Savings Reward. A maximum of two (2) Wellness Savings Rewards may be earned in any 12-month period.

- **Save the Change Reward** — Your Employer will provide a financial reward matching your automatic savings from OneUnited Bank’s AutoSave Program, up to \$25 per quarter. When you enroll in OneUnited Bank’s AutoSave Program (“AutoSave”), your purchases using your OneUnited Bank Visa Debit Card will be automatically rounded up to the next whole dollar amount and the “change” will be deposited into your Financial Wellness Savings account. This **Save the Change Reward** will be paid or credited automatically to your Wellness Savings account within the first seven (7) business days of January, April, July and October if you are eligible for this reward.
- **Emergency Financial Support** — Your Employer will reimburse the \$20 prepaid finance charge associated with a CashPlease emergency loan once per 3-month period. With this **Emergency Financial Support**, you will be reimbursed the \$20 prepaid finance charge within 7 business days if you receive a CashPlease loan and you are eligible for this Reward. (Please read the CashPlease Disclosure for details. Qualifications and interest apply.)
- **Financial Literacy Reward** — Your Employer will provide a \$25 Reward for every 4 financial literacy courses you complete with a maximum of \$100 (for 16 courses). You must register and complete the courses in the Financial Literacy Center in mobile or online banking. The **Financial Literacy Reward** will be paid within the first 7 business days of the month following the completion of the eligibility requirements for this reward.
- **Wellness Overdraft Fee Reimbursed** — Your Employer will reimburse up to four (4) overdraft fees (Uncollected Funds and Insufficient Funds) incurred and paid by

you during any rolling 12-month period. This **Wellness Overdraft Reimbursed** will be paid or credited automatically to your Wellness Checking Account within 7 business days after you incur and pay an Insufficient Funds or Uncollected Funds fee if you are eligible for this reward.

PLEASE NOTE: Wellness Rewards are paid only by credit or deposit into your active Financial Wellness Checking or Financial Wellness Savings account. Your accounts must be active (not inactive or dormant). Qualifying activity for all Wellness Rewards will be based only on your activity on and after your Enrollment Date.

Financial Wellness Reward Payments. Financial Wellness Rewards are paid to you by your Employer, are considered income to you for tax purposes, and will be included in your W2 annual statement of wages and earnings. Financial Wellness Rewards do not accrue or are not earned until paid. Prior to payment, you are not entitled to any portion of any Financial Wellness Reward. Financial Wellness Rewards shall be deposited into your Financial Wellness account only if at the time of such payment, all of the following conditions are met:

1. You meet all your Employer’s specified eligibility requirements for the Reward.
2. You are a Participating Employee on the day the Financial Wellness Reward is paid or reimbursed.
3. You hold a Financial Wellness Checking or Financial Wellness Savings account at OneUnited Bank on the day the Financial Wellness Reward is paid or reimbursed.
4. The Financial Wellness Reward is offered by your Employer on the day the Financial Wellness Reward is paid or reimbursed or within the 30-day notice period for modifications, terminations or amendments to the Financial Wellness Program by your Employer or OneUnited Bank.
5. Your Employer is participating in the Financial Wellness Benefits Program on the day the Financial Wellness Reward is paid or reimbursed or within the 30-day notice period for modifications, terminations or amendments to the

Financial Wellness Program by your Employer or OneUnited Bank.

Your Discontinuance in the Financial Wellness Benefits Program.

Your participation in the Financial Wellness Benefits Program will be discontinued for any of these four (4) reasons:

1. **You Close Your Accounts:** You unenroll in the Financial Wellness Benefits Program by closing both your Financial Wellness Checking and your Financial Wellness Savings accounts. For details on how to close your account, please review “You Closing Your Account” in our Deposit Account Disclosures located at www.oneunited.com/disclosures.
2. **Bank Closes Your Account:** As required by law, OneUnited Bank reserves the contractual right to close any of your deposit accounts or terminate any service provided in connection with an account at any time, with or without advance notice. If OneUnited Bank closes your Financial Wellness Checking and Financial Wellness Savings accounts, you will no longer be a Participating Employee enrolled in the Wellness Program. Your eligibility to receive Wellness Rewards will discontinue when your account is closed. For information about the Bank’s right to close your account, please review “Bank Closing of Your Account” in our Deposit Account Disclosures located at www.oneunited.com/disclosures.
3. **Your Employment Status Changes:** If you are no longer an Eligible Employee for any reason as defined by your Employer, your eligibility to receive Wellness Rewards will discontinue immediately. After a 30-day notice period, your Wellness Checking and Wellness Savings accounts will automatically convert to non-Financial Wellness checking and savings accounts. Your bank account numbers will not change. You will receive a 30-day advanced electronic notice of this conversion, with disclosures. You may choose to close either or both of your accounts at any time during or after this 30-day notice period. You will be immediately unenrolled in the Wellness

Program and your eligibility to receive Wellness Rewards will be discontinued immediately.

4. **Your Employer Discontinues the Financial Wellness Benefits Program:** If your employer no longer participates in the Financial Wellness Benefits Program for any reason, you will no longer be a Participating Employee. After a 30-day notice period, your Wellness Checking and Savings accounts will automatically convert to non-Financial Wellness Benefits Program checking and savings accounts. Your bank account numbers will not change. You will receive a 30-day advance electronic notice of this conversion, with disclosures. You may choose to close either or both of your accounts at any time during or after this 30-day notice period. After the 30-day notice period, you will be unenrolled in the Wellness Program and your eligibility to receive Wellness Benefits and Rewards will be discontinued.

Disclaimer of Warranties. OneUnited Bank makes no representations or warranties of any kind, express or implied, regarding the Financial Wellness Benefits Program, including any Financial Wellness Rewards or any related services provided under this Agreement. This disclaimer includes but is not limited to any implied warranties of merchantability, fitness for a particular purpose or use, and non-infringement.

OneUnited Bank does not guarantee or warrant to you or the Employer that:

- A. The Wellness Program or Financial Wellness Rewards will achieve specific results or outcomes for you.
- B. Participation in the Wellness Program will achieve specific levels of financial wellness, or financial stability.
- C. The Wellness Program, Financial Wellness Rewards, or any associated materials will be error-free or uninterrupted.
- D. Even if you are identified by your Employer as an Eligible Employee, you will be approved by OneUnited for enrollment in the Financial Wellness Program or the receipt of Rewards thereunder.

Right to Modify, Terminate or Amend Wellness Program Rewards.

OneUnited Bank reserves the right, in its sole discretion, to modify, terminate or amend, from time to time, the Financial Wellness Benefits Program and the Financial Wellness Rewards, consistent with its Agreement with your Employer and to the extent permitted by banking laws and regulations. Your Employer reserves the right, in its sole discretion, to modify, terminate or amend, from time to time, the Financial Wellness Benefits Program and the Financial Wellness Rewards. Consistent with banking regulations, modifications, terminations, and amendments will be communicated to you with a “Change in Terms” notice, at least 30 days prior to the effective date of the change.

Confidentiality. To the extent Employer and OneUnited receive, maintain, or transmit nonpublic personal information of Eligible Employees including but not limited to, financial or employment information, participation in the Wellness Program, and benefits and Rewards received, Employer and OneUnited shall comply with all state and federal laws relating to the protection and security of such information. To learn more about OneUnited Bank’s privacy policy and security, visit <https://www.oneunited.com/privacy-security/>.