



E-Sign Act User Agreement

(November 2025)

To subscribe to WiseOne Money Management (“Money Management”), you must consent to this WiseOne E-Sign Act User Agreement (“Agreement”). Therefore, please review this Agreement carefully.

Definitions - For the purposes of this WiseOne E-Sign Act User Agreement, “Agreement” shall refer to this User Agreement. “You”, “your” and “user” refer to subscribers of Money Management, who must agree to receive disclosures and communications under this Agreement electronically. “We”, “us”, “our”, and “Bank” refers to OneUnited Bank.

Consent - You consent to the Electronic Signatures in Global and National Commerce Act (E-Sign Act) to receive all WiseOne Money Management and other OneUnited Bank communication electronically.

Agreements - This WiseOne E-Sign Act User Agreement is a contract that establishes the terms covering the electronic delivery of documents, disclosures and communications (“communication or notices”) related to your WiseOne Money Management service at OneUnited Bank through email or posting on the Bank’s website. By using Money Management, you agree to all of the terms and conditions of this Agreement and all of the terms and conditions of the WiseOne Money Management Subscription Agreement. You acknowledge your receipt of this Agreement and your receipt of the WiseOne Money Management Subscription Agreement. Upon use of WiseOne Money Management, you acknowledge and confirm your understanding of the terms and conditions of both Agreements. Please read this Agreement carefully and review the WiseOne Money Management Subscription Agreement at www.oneunited.com/wiseonedisclosures.

The terms and conditions of other agreements with OneUnited Bank continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Documents, Disclosures and Other Communications - When you consent to **E-Sign Act User Agreement**, you agree to receive all communication electronically by email, text and/or posted on the Disclosure page of our website at www.oneunited.com/wiseonedisclosures.

Email Notification - We will send an email to the email address that you have on file. It’s your responsibility to update or change your email address, as appropriate. Notices will be provided in HTML (or, if your system does not support HTML, in plain-text) in an e-mail or through a link to the appropriate page on our site, accessible through any standard, commercially available internet browser.

To Change Your Email Address – To change your email address, select “My Settings” in the top right corner of the OneUnited Bank WiseOne app and edit your Primary email address. After editing this address, you MUST then select “My Profile” and “Personal Details” to ensure your updated email address has been changed. If your email address has not been changed, please call our Customer Care team at (877) 663-8648.

To access and retain your records, your mobile device must be able to install the OneUnited Bank WiseOne App or your computer system must meet the following requirements: 1) a PC or Macintosh-compatible computer; 2) internet access; 3) an internet browser. For PC’s using Windows: Google Chrome; Mozilla Firefox; Microsoft Internet

Explorer 11.0 or higher. For Macs with OSX: Google Chrome; Mozilla Firefox; Safari 10 or higher. To check if your browser is supported, please use our online Browser Compatibility Test.

Right to Receive Paper Copy - You have the right to receive a paper copy of any electronic communication or notice we provide to you. You may request a paper copy by calling Customer Care at **(877) 663-8648** or by writing to **OneUnited Bank, Customer Support, 3683 Crenshaw Blvd., Los Angeles, CA 90016**. We will inform you of any fee charged for such a request, though we reserve the right to charge a reasonable fee for providing a paper copy.

Withdrawal of Electronic Consent - You have the right to withdraw your consent to receive electronic communication and notices at any time. To withdraw consent, you must send a written notice to **OneUnited Bank, Customer Support, 3683 Crenshaw Blvd., Los Angeles, CA 90016**, or call Customer Care at **(877) 663-8648**.

Consequences of Withdrawal: If you withdraw your consent from this WiseOne E-Sign Act User Agreement, you will no longer be able to use the WiseOne Money Management Service. Withdrawal of consent will take effect within 30 calendar days after we receive your notice. Withdrawal of your consent for this WiseOne E-Sign Act User Agreement does not apply to communications and disclosures we provided to you electronically before the WiseOne agreement became effective or to any other consent you provided to OneUnited Bank for other services, except for WiseOne Money Management.

Notice of Hardware/Software Changes - If we make a change to the hardware or software requirements necessary to access and retain your electronic communications, and that change creates a material risk that you will not be able to access or retain a subsequent record, we will notify you and you will have the right to withdraw your consent as described above.