



December 2025

Dear Valued Customer:

As we expand our services for you on our website (online banking) and through our App (mobile banking) to include **WiseOne Money Management** and **AI-driven WiseOne Insights**, we are updating our disclosures **to ensure you are fully informed and protected.**

We added the following sections to our Online Banking Agreement, now called our Web (Online Banking) and App (Mobile Banking) Service Agreement, which you can find at oneunited.com/disclosures.

Updates:

⚠ IMPORTANT CONSUMER DISCLOSURE ⚠

ALL NON ONEUNITED BANK LINKED ACCOUNTS ARE SUBJECT TO THE FOLLOWING:

- **NOT FDIC-INSURED BY ONEUNITED BANK.**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ONEUNITED BANK.**
- **MAY LOSE VALUE.** (This applies especially if the linked account is an investment/brokerage account).

AI-Powered Money Management Service Components. The Money Management Service utilizes Artificial Intelligence (AI), machine learning, and automated systems for two primary functions: 1) Data Analysis and Insights: To process linked financial data, generate predictive trends, provide expense analysis, and create personalized recommendations ("Insights"); and 2) Virtual Agent/Financial Wellness Assistant: To provide automated responses, support, and guidance on product usage ("WiseOne Financial Wellness Assistant"). The Money Management Service is a financial information management tool and the AI Insights are for informational purposes only. The output, analysis, and information generated by the AI Insights and the WiseOne Financial Wellness Assistant are probabilistic, not guaranteed, and are subject to the inherent limitations of artificial intelligence models, including potential errors, inaccuracies, or biases.

- **No Financial, Tax, or Legal Advice:** The AI Insights and the WiseOne Financial Wellness Assistant do not constitute financial, investment, tax, legal, or professional advice. You should consult with a qualified human professional before making any financial decisions based on information provided by the Money Management Service, including the WiseOne Financial Wellness Assistant.
- **No Guarantee of Accuracy:** We do not warrant or guarantee the accuracy, completeness, or reliability of any AI-generated insight, recommendation, or action suggestion.
- **Reliance at Your Own Risk:** You acknowledge and agree that any action you take or decision you make based on the AI Insights or the WiseOne Financial Wellness Assistant is done at

your own risk and free will. OneUnited Bank and its affiliates shall have no liability for any loss, damage, or consequence arising from your reliance on the AI Insights or the WiseOne Financial Wellness Assistant. WiseOne is an AI-generated service that may produce errors and should be independently verified. WiseOne is not a substitute for professional financial advice.

Data Security and AI Model Training

- **No Third-Party AI Data Sharing or Training:** We will **not** share, sell, or otherwise transfer your personal, non-anonymized, or identifiable data to any third-party AI model or service for training, processing, or any other purpose.
- **Confidentiality:** We use industry-standard security measures to protect your identity and financial data.
- **Model Improvement:** We reserve the right to use **aggregated and fully anonymized data** (stripped of all personally identifiable information, including account numbers and SSNs) to improve and refine the performance of the WiseOne AI models and service features.
- **Data Retention:** We retain data collected and used by the WiseOne AI components only for the duration necessary to provide the requested Money Management Service and to perform model improvement using anonymized data. Specific retention periods for personal data are detailed in our Privacy Policy.

Not FDIC Insured. When you link your external accounts (such as checking, savings, or brokerage accounts from other banks or institutions) to the Money Management Service:

- Your funds in your linked accounts are not moved to OneUnited Bank. They remain held at the original financial institution.
- OneUnited Bank does not insure the funds in those linked accounts.
- FDIC insurance coverage for your linked accounts (if any) is provided solely by the original bank or institution where those accounts are held, up to their applicable limits.

Not A Financial Planner, Broker Or Tax Advisor. Neither OneUnited Bank or WiseOne Money Management are intended to provide legal, tax or financial advice. The Money Management Service is not a financial planner, broker or tax advisor, it is intended only to assist you in your financial organization and decision-making. Your personal financial situation is unique, and any information and insights obtained through the Money Management Service may not be appropriate for your situation. Accordingly, before making any final decisions or implementing any financial strategy, you should consider obtaining additional information and advice from your accountant or other financial advisers who are fully aware of your individual circumstances.

(PLEASE NOTE: WiseOne Money Management, including WiseOne Insights, WiseOne Financial Wellness Assistant and WiseOne Credit Score by Savvy Money, are not available to Bank Members who only hold a Basic Checking account. Additionally, the WiseOne Financial Wellness Assistant and WiseOne Credit Score by Savvy Money are only available to Bank Members who have a Financial Wellness Checking account (offered by employers) or an Essential Checking account. The disclosure for WiseOne Credit Score by Savvy Money is available when Bank Members who hold an Essential Checking or Financial Wellness Checking account enroll in this additional service.)

If you have any questions, please contact our Customer Care team at (877) 663-8648.