



## Money Management Subscription Agreement (December 2025)

*WiseOne is a money management tool. It is not FDIC insured. See below for details.*

If you subscribe to the WiseOne Money Management service, you acknowledge and agree to the following terms and conditions of service.

1. **Definitions.** "We", "us", and "our" refers to OneUnited Bank, which offers WiseOne Money Management. "You", "your", "Authorized User" and "user" refers to each subscriber to WiseOne Money Management.
2. **E-Sign Act 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. (See WiseOne E-Sign Act User Agreement.)
3. **License Grant and Restrictions.** You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the WiseOne Money Management Service (the "Service") solely to manage your financial data and receive the Insights and services provided by WiseOne. The Service term also includes any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance) of the Service if and when they are made available to you by us or by our third party vendors. The Service may be accompanied by, and will be subject to, additional terms and conditions. (The disclosure for WiseOne Credit Score by Savvy Money is available when you enroll in this additional service.)

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the Service site or app; (iii) permit any third party to benefit from the use or functionality of the Service, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or any services provided in connection with the Service, prevent access to or the use of the Service, or any or services provided in connection

with the Service by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, or any services provided in connection with the Service except as expressly allowed in this Agreement.

4. **Ownership.** OneUnited<sup>®</sup> WiseOne Money Management (the “Service”) is protected by copyright, trademark and other intellectual property laws. You do not have any rights to the trademarks or service marks.
5. **Identity Verification.** In order to subscribe to the Service, OneUnited Bank is **required by the US Patriot Act and federal regulations** to verify your identity to **'Know Our Customer' (KYC)**. You authorize us to make any inquiries we consider necessary to validate your identity. These inquiries may include asking you for identity information, requiring you to provide your full address and Social Security number, and/or requiring you to take steps to confirm ownership of your email address, cell phone or financial instruments, ordering a credit report, or verifying information you provide against third party databases or through other sources. If you don't provide this information, or we cannot verify your identity, we can deny your subscription request or use of the Service.
6. **Your Access Information and the Service Account and Subscription Data.** You are responsible for (i) maintaining the confidentiality and security of your access credentials, User ID(s), password(s), security question(s), answer(s), account and subscription number(s), login information, and any other security or access information, used by you to access the Service, your external accounts, or any services provided in connection with them, and your subscription with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, or any services provided in connection with the Service (collectively, "Account Data"). You will be responsible for all electronic communications, including subscription registration and other subscription holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service or any services provided in connection with the Service (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service or any services provided in connection with the Service to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.
7. **Your Information and Account Data With Other Financial Institutions.** Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called “aggregation”). When you choose to use the Service you are consenting to us accessing and aggregating your data from those

outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, withdrawals and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

8. **Linked Accounts.** All accounts for which you link for the Service (aggregation) will be linked by the tax identification numbers of the persons authorized to access the account. For example, if an Authorized User of a linked account accesses the Service, that Authorized User will be able to view and access at a single time any account for which the person is a co-owner or Authorized Signer.

**⚠ IMPORTANT CONSUMER DISCLOSURE ⚠**

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

- i. **NOT FDIC-INSURED BY ONEUNITED BANK.**
  - ii. **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ONEUNITED BANK.**
  - iii. **MAY LOSE VALUE.** (This applies especially if the linked account is an investment/brokerage account).
9. **AI-Powered Service Components.** The 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 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.

- a. **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 Service, including the WiseOne Financial Wellness Assistant.
- b. **No Guarantee of Accuracy:** We do not warrant or guarantee the accuracy, completeness, or reliability of any AI-generated insight, recommendation, or action suggestion.
- c. **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.

**10. Data Security and AI Model Training**

- a. **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.
- b. **Confidentiality:** We use industry-standard security measures to protect your identity and financial data.
- c. **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.
- d. **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.

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

- a. Your funds in your linked accounts are not moved to OneUnited Bank. They remain held at the original financial institution.
- b. OneUnited Bank does not insure the funds in those linked accounts.
- c. 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.

WiseOne is a financial information management tool. The WiseOne subscription fee is a service fee and is not an insured deposit.

**12. 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 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 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.

13. **Use, Storage And Access.** We shall have the right, in our sole discretion and with reasonable notice posted on our website and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by cancelling your subscription and any related services to which such changes apply. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes.
14. **Third Party Services.** In connection with your use of the Service, or any other services provided in connection with the Service, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.
15. **Third Party Websites.** The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service or any other services provided in connection with the Service is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.
16. **Subscription Fees and Payments.** Your WiseOne subscription fee is billed at a rate of \$9.99 per month (unless you used an eligible promo code that impacts this monthly fee). The subscription fee is not inclusive of any applicable taxes. Therefore, if you

are in a state and/or municipality that charges an additional tax, the required amount of tax will be added to the subscription fee. We identify your location from information provided for the purpose of charging the appropriate tax amount and remitting the same to the taxing authority. If your location has not been accurately identified, please update in the "Settings" section in our app. You can also contact us toll free at 1-877-663-8648 (California residents may also contact us at (323) 290-4848); or by writing a letter and sending it to the following address: OneUnited Bank, Customer Support, 3683 Crenshaw Blvd., Los Angeles, CA 90016.

Your initial payment will be processed on the day you subscribe to the Service, and your subscription will automatically renew each month thereafter on the date you signed up (the "Billing Date") until you cancel or your subscription expires. By subscribing, you authorize OneUnited Bank (or its payment processor) to charge your designated payment method the \$9.99 monthly subscription fee (plus any appropriate tax) on a recurring basis. The charge will occur automatically on your Billing Date each month. **Please note: All fees are non-refundable. See Section 18 (No Refunds)**

If the charge to your payment method is denied, your subscription will expire and you will not have access to WiseOne. We will re-submit your subscription fee for payment within 7 days of the denied payment. If your payment is denied a second time, your subscription will remain expired. You will have 6 months to re-activate your subscription by updating the card used for payment (in the Manage Your Subscription section in Settings), if your payment is then approved. If you do not re-activate your subscription for 6 months, your subscription will be cancelled, effectively immediately. You will need to re-submit a full application and set up a new subscription and re-link your accounts. We are not responsible or liable for any fees associated with payments that have been denied.

We reserve the right to modify the subscription fee for WiseOne at any time. We will notify you of any price change with at least 30 days' advance notice via email or a prominent notification within the WiseOne application. Your continued use of the service after the change takes effect constitutes your agreement to the new fee.

- 17. Subscription Cancellation.** You may cancel your subscription at any time by visiting the "Manage Your Subscription" section in your WiseOne subscription settings. You can also cancel by calling us toll free at 1-877-663-8648 (California residents may also contact us at (323) 290-4848); or by writing a letter and sending it to the following address: OneUnited Bank, Customer Support, 3683 Crenshaw Blvd., Los Angeles, CA 90016. If you cancel, your cancellation will take effect at the end of the current billing period, and you will retain access to the service until that date. You will not be charged for the following month. (For cancellations due to expired subscriptions, see # **16 Subscription Fees and Payments**. For cancellations due to the deletion of online data, see # **24 Privacy and Deletion**.)

18. **No Refunds.** All subscription fees are non-refundable. We do not provide prorated refunds for partial monthly periods or for any unused time remaining in your subscription term upon cancellation.
19. **Electronic Mail (Email).** Do not send or ask for sensitive information via any general or public email system. If you wish to Contact Us, please use the secure electronic forms available on [www.oneunited.com/ContactUs](http://www.oneunited.com/ContactUs) or call Customer Care at 1-877-663-8648.
20. **Termination.** OneUnited Bank reserves the right to immediately terminate your subscription without notice to you under any of the following circumstances: a). your failure to pay subscription fees due under this Agreement; b) your failure to comply with the agreement governing the Service; c) we suspect fraudulent activity; or e) we determine, in our sole discretion, that your use of the Service or your subscription poses an undue risk to us, our systems, or other customers, or violates any law or regulation.
21. **Confidentiality.** OneUnited Bank 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/>.
22. **Liability.**
  - a. **Our Liability.** This section explains our liability to you only to the extent that any other agreements, notices, or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to the Service. Unless otherwise required by applicable law, we are only responsible for performing the Service as delineated in this Agreement. We agree to make reasonable efforts to ensure the full performance of the Service. We will be responsible for acting only on those instructions, which are actually received and cannot assume responsibility for malfunctions in communications facilities not under our control that may affect the accuracy or timeliness of communications by you or us. We are not responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of your use of the Service.

THE SERVICES AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

We will not be liable to you in the following instances: 1. If you have not properly followed the instructions on how to access the Service or link accounts. 2. If we have received incomplete or inaccurate information from you or a third party involving a linked account. 3. If we have a reasonable

basis for believing that unauthorized use of your Password or subscription has occurred or may be occurring, or if you default under this Agreement, or any other agreement with us, or if we or you terminate this Agreement. 4. If you do not authorize a payment soon enough for your payment to be made and properly credited by the time it is due.

- b. Indemnification. You agree to indemnify, defend, and hold us, our affiliate companies, directors, officers, employees, and agents harmless from and against all claims, suits, proceedings, losses, liabilities and expenses, whether in tort, contract or otherwise that arise out of or relate including, but not limited to, attorneys fees, in whole or in part, arising out of or attributable to any breach of this Agreement or any activity by you in relation to the Service.
- c. Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider, or by an internet access provider, or by an internet service provider, nor will we be liable for any direct, indirect, special, or consequential damages resulting from your access to or failure to access any Services in the Service.

### **23. General Terms and Conditions.**

- a. Alterations and Amendments. This Agreement, applicable fees may be altered or amended by the Service from time to time. In such an event, the Service shall provide notice to you. Any use of the Service after you have been provided notice of change will constitute your agreement to such change(s). Further, the Service may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates.
- b. Disputes. In the event of a dispute regarding the Service, you and OneUnited Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what an employee of OneUnited Bank, or the WiseOne Financial Wellness Assistant says and the terms of this Agreement, the terms of this Agreement will prevail.
- c. Notices. Unless otherwise required or restricted by the E-Sign Act or other applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.
- d. Disclosure of Information. Protecting the privacy of our customers is very important to us. We only disclose Non-public Personal Information to the extent permitted by law, and only under very limited circumstances. For example, we may disclose Non-public Personal Information about you to third parties to assist us in servicing your subscription with us, to government

entities in response to subpoenas, and to credit bureaus. Additionally, we have the right to report information about your subscription, or any services provided to you, to any consumer reporting agency or to anyone you give our name to as a reference. For more information about Privacy and Security, you can review our Privacy Policy on our website at [www.oneunited.com/disclosures](http://www.oneunited.com/disclosures).

- e. **Assignment.** You may not assign this Agreement to any other party. OneUnited Bank may assign this Agreement to any future, directly or indirectly, affiliated company. OneUnited Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.
- f. **Waiver and Severability.** Our failure to exercise or enforce any right or provision of these Terms Service will not constitute a waiver of such right or provision. If any provision of these
- g. **Terms of is held by a court of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent possible, and the remaining provisions of these Terms of Service will continue in full force and effect.**
- h. **Entire Agreement.** These Terms of Service, including our Privacy Policy and additional documents incorporated herein by reference, constitute the sole and entire agreement between you and Us with respect to the subject matter hereof, and supersede and replace all prior or contemporaneous understandings or agreements, written or oral, regarding such subject matter.
- i. **Captions.** The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.
- j. **Governing Law.** This Agreement is governed by the laws of the Commonwealth of Massachusetts. The Service is intended ONLY for users in the United States, and its use is governed by US law.

**24. Privacy and Deletion.** OneUnited Bank WiseOne Subscription Management service and associated data held in our banking system deletion.

The Google Play and Apple Store have implemented a requirement for OneUnited Bank to allow our customers to request the removal of their WiseOne Subscription Management service and any associated data. This requirement is the latest of many recent compliance updates from Google and Apple regarding user privacy and data safety.

**Please note that when your WiseOne Subscription Management service and data is deleted after you submit this form:**

- You can no longer log in to your WiseOne Subscription Management service.

- Any activity you previously set up will be disabled and/or deleted. This will include WiseOne AI generated Insights and credit card data.
- Your WiseOne subscription will be immediately cancelled.

Upon execution of this request, OneUnited Bank will delete all associated data held in our banking system. This data will no longer be accessible or available to any party. You will receive a confirmation email once your request has been completed. If you have any questions, please call us at 877-663-8648; we will gladly assist you. If you still wish to proceed with your request, please click [here](#).

Once you do,

1. Click the dropdown list titled, “Please choose your main topic HERE–” then
2. Select “Privacy – Remove Online Access and Data”.