



# Electronic Communications Policy

Effective Starting: 11/16/2020

Ando, Inc.  
8996 Miramar Road, Suite 310  
San Diego, California 92126

This Electronic Communications Policy (“Policy”) applies to all communications for services provided by Community Federal Savings Bank, a federal savings bank (“Bank” or “We” or “Our”), related to the demand deposit account and savings account (“Ando Accounts”) and accompanying services available through ando.com (the “Website”) and mobile application (“Mobile App”). Communications you receive in electronic form from Bank, or service providers on behalf of Bank, will be considered “in writing.” By using Bank electronic and online services (“Electronic Services”) you hereby consent to this Policy and affirm that you have access to the hardware and software requirements identified below. In addition, you must review and accept the terms of these services on the Website. You have the option to receive information on paper but will be charged fees for in accordance with the fee schedule outlined in the account agreements found on the Website.

## COMMUNICATIONS

“Communication” means, but are not limited to, terms and conditions, privacy policy, change-in-terms notices, statements, tax statements, transaction and deposit information, customer service communications, responses to claims, and all other information related to your Bank account including, but not limited to, information we are required by law to provide to you in writing.

## METHODS OF PROVIDING COMMUNICATIONS

We may provide Communications to you by email, text message, or on the Website, Mobile Application, or mobile websites (including via “hyperlinks” provided online, in e-mails, or in text messages).

## HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications, you must have: A valid email address or mobile phone number; A computer, mobile phone, tablet or similar device with internet access and current software or applications that are capable of receiving, accessing, displaying, and either printing or storing Communications received in electronic form; Sufficient storage space to save Communications (whether presented online, in e-mails, in text messages or PDF) or the ability to print Communications. We may request that you respond to an email or text message to demonstrate you are able to receive these Communications.

## HOW TO WITHDRAW YOUR CONSENT

You may withdraw your consent to receive electronic Communications by writing to: customerservice@andomoney.com. Our business model is designed to provide Communications to you in electronic format only. For this reason, if you withdraw your consent, we will close your Ando Account and mail you a refund check for any amount remaining balance(s) in your Ando Account, in accordance with the terms of your deposit and/or savings account agreement. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

## REQUESTING PAPER COPIES OF ELECTRONIC COMMUNICATIONS

We will not automatically send you a paper copy of any Communication, however, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically. You can obtain a paper copy of an electronic Communication by printing it or by requesting that we mail a paper copy. To

request a paper copy, please e-mail us at [customerservice@andomoney.com](mailto:customerservice@andomoney.com). Bank will charge you a fee for this service as described on the Consumer Deposit Account Agreement on the Website.

#### UPDATING YOUR CONTACT INFORMATION

It is your responsibility to keep your primary email address and/or mobile phone number current so that Bank can communicate with you electronically. You understand and agree that if Bank sends you a Communication but you do not receive it because your primary email address and/or mobile phone number on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Bank will be deemed to have provided the Communication to you. You can update your primary email address or other information on the Website or by writing to: [customerservice@andomoney.com](mailto:customerservice@andomoney.com)

#### FEDERAL LAW

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

#### TERMINATION / CHANGES

We reserve the right, in our sole discretion, to discontinue the provision of your Communications, or to terminate or change the terms and conditions on which we provide Communications. We will provide you with notice of any such termination or change as required by law.