



ANDO Cashback Rewards Spending Account Program Terms and Conditions

Effective: 12/01/2021

These Terms and Conditions govern the Cashback Rewards Program (the "Program") that is part of the Ando Spending Account ("Account"). The Program is offered by Ando Inc. ("Ando") and is subject to these Terms and Conditions unless and until we notify you. These Terms and Conditions supplement your Deposit Account Agreement and Disclosures with Community Federal Savings Bank ("CFSB") and together constitute the entire agreement. Use of your Account constitutes your acceptance of these Terms and Conditions.

All capitalized terms are defined somewhere in these Terms and Conditions, or if not here, in the Deposit Account Agreement and Disclosures that is incorporated by reference. For purposes of these Terms and Conditions, the pronouns "you" and "your" are intended to mean the account owner, including a joint account owner. The pronouns "we" "us" and "our" mean Ando.

1. What is Ando Cashback Rewards?

The Program offers a cashback reward ("Cashback Reward(s)") based on certain types of Qualifying Transactions made with your Account.

2. How can I earn Cashback Rewards?

To be eligible to earn Cashback Rewards via the Program, you must have an Account.

3. What are Qualifying Transactions and how is Cashback?

Earn 1.5% Cashback Rewards for every debit card purchase for eligible purchases of goods and services for personal, family and household purposes using your Account, minus any returns, refunds or credit adjustments ("Qualifying Transactions"). Qualifying Transactions exclude ATM withdrawals, debit card cash advances, tax payments, person-to-person transfers, and the purchase of other cash equivalents, even if used to purchase goods or services.

We reserve the right, at our sole discretion, to grant Cashback Rewards via the Program even if you did not make a Qualifying Transaction.

4. When can I start earning Cashback Rewards?

You begin earning Cashback Rewards when you open an Account and begin making Qualifying Transactions.

5. Is there any limit to the amount of Cashback Rewards I can earn?

Generally, there is no limit to the amount of Cashback Rewards you can earn. As long your Account is open and in good standing, you will earn the applicable Cashback Rewards as shown in Question 3 above.

6. How do I know how many Cashback Rewards I have earned?

The Cashback Rewards you have earned will be shown on the Ando mobile application on your mobile device. This will show your monthly Cashback Rewards earned and deposited to your Account.

7. When are my Cashback Rewards available to me?

Cashback Rewards will generally be made available 5 Business Days after the month in which each Qualifying Transaction is posted to your Account. Pending transactions do not earn Cashback Rewards.

8. How do I receive my Cashback Rewards?

As long as your Account is open and in good standing and you are not in violation of the Deposit Account Agreement and Disclosures, after the Cashback Rewards have been made available as described in Question 7 above, the amounts earned will be reflected in your Account balance.

9. What If I Believe there has been an Error Related to my Cashback Rewards?

It is your responsibility to notify Ando in the event you do not receive your Cashback Rewards or believe there is an error. If your Cashback Rewards have not posted correctly or for further details, please contact Customer Service at 1-844-960-3939.

10. Are Cashback Rewards taxable?

Cashback Rewards may be reported to the IRS as taxable income in accordance with applicable law. If you are subject to backup withholding, the IRS requires us to send them a portion of interest, taxable Cashback Rewards and incentives earned on your Account. Consult your tax advisor.

11. What happens to my Cashback Rewards if my Account is no longer in good standing?

If your Account is not in good standing (for example, if your Account is overdrawn) or you are otherwise in violation of the Deposit Account Agreement and Disclosures, we reserve the right to apply the value of your Cashback Rewards to offset any outstanding overdraft in your Account.

In addition, in our sole discretion, we may prohibit you from earning Cashback Rewards or using Cashback Rewards you have already earned if:

- we suspect that you have engaged in fraudulent activity related to your Account or the Program; or
- we suspect that you have misused the Program in any way, including but not limited to engaging in excessive refunds associated purchases for the purposes of generating Cashback Rewards.

This suspension may be temporary or permanent at our sole discretion.

In addition, we reserve the right to forfeit your Cashback Rewards if you close your Account.

12. Can you change these Terms and Conditions, terminate this Program or deny my participation in this Program?

Yes. Ando reserves the right to terminate this Program or to change, delete from or add to these Terms and Conditions at any time. Ando will generally send advance notice of an adverse change by mailing or delivering an electronic notice, a statement message, or an amended Terms and Conditions to the address on file for you. In some cases, Ando may amend these Terms and Conditions without prior notice by posting information on andomoney.com or otherwise making it available to you. If you do not agree with a change to the Terms and Conditions, you may close your Account. However, if you continue to use your Account or keep it open, you accept and agree to the change. The current version of these Terms and Conditions supersedes all prior versions and contains the terms governing the Program.

If we terminate this Program, we will automatically credit any unposted Cashback Rewards to your Account but no additional/future Cashback Rewards will be funded.

Ando, in its sole discretion, may deny your ability to participate in the Program at any time for any reason, including without limitation, suspected fraud or violation of the Deposit Account Agreement and Disclosures. In addition, we reserve the right to disqualify transactions not usual, customary, or, in our sole discretion, structured or intended to abuse the Program. This could include, for example, but not limited to, small dollar transactions conducted on the same day at a single merchant (or multiple transactions in a short period of time). Abuse of the Program may result in the Account being suspended or closed. If we close your Account, we will automatically credit any unposted Cashback Rewards to your Account.

13. What law governs these Terms and Conditions?

The laws of California govern these Terms and Conditions.

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