

Ando

CHANGE THAT COUNTS™ TERMS AND CONDITIONS

Effective: 3/4/2022

Ando Change that Counts™ Terms and Conditions

These Ando Change that Counts™ service terms and conditions ("**Terms**") are an addendum to your Deposit Account Agreement ("**Agreement**") with Community Federal Savings Bank, ("**Bank**"), serviced by Ando Inc., d/b/a Ando ("**Ando**"). These Terms are made part of the Agreement and describe the terms and conditions of the Ando Change That Counts™ Program ("**Change that Counts**"). By enrolling in or by participating in Change That Counts, you agree to these Terms.

To be eligible to participate in Change That Counts, you must have an open and active Ando Debit Account ("**Account**"). As sponsor of Change That Counts, Ando reserves the right to cancel or modify the Change That Counts features, or terminate your eligibility, at any time with or without prior notice.

You can enroll in Change that Counts (or disable enrollment at any time thereafter) under the Settings screen in the Ando mobile app or by contacting Ando via email at customerservice@andomoney.com or by calling Ando at 1-844-960-3939.

Starting from your enrollment in Change that Counts, Bank will roundup debit card transactions associated with your specified Account to the nearest dollar amount and the difference (the "**Contribution**") will be donated to a third party charitable tree-planting partner selected by Ando to plant one (1) tree per transaction through a tree-planting partner. The Contribution may range in value from \$0.01 up to a maximum of \$0.99, and may be allocated, in whole or in part, to the cost of tree-planting through the tree-planting partner or to any administrative, marketing, or other cost related to the provision of the Change that Counts program.

You will be able to view all of your Contributions for Change that Counts in Mobile Banking daily and through your monthly statement. Each Contribution may be referred to as a "**Transfer**."

One (1) Transfer will be completed for each purchase transaction made with the member's debit card Account when the purchase transaction settles, i.e., is finalized. The Transfers for some purchases may take up to three business days or more to complete. If the Transfer would bring your Account's balance to less than \$0.01 or would result in an overdraft balance, then that day's Transfer will be canceled, and the differences from purchases that posted to your Account on that day will not be transferred. A Transfer being canceled will not remove you from enrollment in Change that Counts. If any debit card transaction is subsequently cancelled or reversed, the corresponding Transfer will not be reversed, and the transferred funds will be used as a charitable Contribution as described in these Terms.

Ando may cancel Change that Counts any Transfer under Change that Counts without prior notice at any time for any reason. Enrollment in Change that Counts is only available to Ando customers who have a personal debit account and a debit card associated with that account. ATM transactions are not included in Change that Counts.

Please note that a Change that Counts Transfer will not be made if a purchase transaction consists of a whole dollar amount, e.g., \$5.00.

Retroactive Change that Counts Transfers are not permitted. This means, even if you later add value, or a credit posts to the Account, previously unmade Change that Counts Transfers will not be made after value is added or a credit is posted to the Account.

If you receive a new debit card for your Account after enrollment, your enrollment in Change that Counts will continue. There is no need to re-enroll in Change that Counts. If your Account is closed, your enrollment in Change that Counts will be cancelled.

Round-Up Savings

Ando also offer an alternative round-up program that allows eligible accountholders to round-up debit card transactions to make automatic transfers to the accountholder's Savings Account with Bank ("**Round-Up Savings**").

You may participate in only one of the Round-Up Savings or Change that Counts programs at a time, and by opting in to either program, you will become ineligible to participate in the other program.

What this means for you: If you are already participating Change that Counts and elect to enroll in Round-Up Savings, you will be automatically removed from participation in Change that Counts.