

Ando

COUNT THE CHANGETM TERMS AND CONDITIONS

Effective: 4/29/2021

Ando Count the Change™ Terms and Conditions

These Ando Count the Change™ 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 Count the Change™ Program ("**Count the Change**"). By enrolling in or by participating in Count the Change, you agree to these Terms.

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

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

Starting from your enrollment in Count the Change, Bank will roundup debit card transactions associated with your specified Account to the nearest dollar amount and transfer the difference from your Account to the specified Savings Account. You will be able to view all of your transfers in Mobile Banking daily and through your monthly statement.

One (1) roundup 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 to the Savings Account 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 Count the Change. If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to the Savings Account will not be reversed, and the transferred funds will remain in the Savings Account.

We may cancel Count the Change or any transfer under Count the Change without prior notice at any time for any reason. Enrollment in the Count the Change 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 the Count the Change.

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

Retroactive Count the Change transfers are not permitted. This means, even if you later add value, or a credit posts to the Account, previously unmade Count the Change transfers will not be posted to the Savings Account.

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