

## Program Rules for SaverLife

By applying for the Program or otherwise participating in the Program, you agree to accept and be bound by these Program Rules (the “Program Rules”), which, together with EARN’s Terms of Service (“Terms”), govern your use of SaverLife (“Program”). In the event of a conflict between these Program Rules and the Terms, these Program Rules take precedence, but only to the extent of the conflict.

### 1. Program Length

The length of the Program (“Program Term”) is six months unless terminated earlier in accordance with these Program Rules or the Terms. The Program Term begins when you link a qualifying financial account or instrument with your online account (“Linked Savings Account”) on EARN’s platform.

### 2. Saver Eligibility

To open a Program account (“Program Account”) or participate in the Program, you must:

- a. Be at least 18 years old.
- b. Not previously have opened a Program Account or participated in any other EARN program since June 2016. (Please also note that your participation in the Program—or early termination from this Program—may affect your ability to participate in future EARN programs.)
- c. Provide all application materials and other materials requested by EARN, such as acceptable identification information and income documentation, in a timely manner.

Eligible applicants to the Program will be selected on a first-come, first-serve basis until the Program is at capacity. Due to limited funding, EARN cannot guarantee spaces in the Program, and EARN reserves the right to limit participation based on capacity.

EARN reserves the right to contact Program applicants by e-mail. For example, EARN may contact applicants who do not become Savers in the Program to invite them to re-apply if additional spaces become available in the Program or to apply for other EARN programs. EARN also reserves the right to permanently close any Program Account if you violate these Program Rules or the Terms.

### 3. Savings Targets

- a. Program Savers will be eligible to receive a financial reward (“Reward”) of \$10 for each month of the Program Term that the Saver saves \$20.
- b. Savings in excess of \$20 each month will not be eligible for any additional reward.
- c. Over the Program Term, the Saver may be able to earn up to \$60 in Rewards in total. Savings are not eligible to earn any Reward in excess of \$60.
- d. Each month, the Saver must save a minimum of \$20 in order to be eligible for a Reward that month.
- e. Savings are not evaluated based on a calendar-month schedule. Rather, the first “month” of the Program Term will begin the date the Saver links a Linked Savings Account to the Saver’s Program Account. Each subsequent “month” of the Program Term will begin on the same date of the subsequent month. For example, if an individual links his or her Linked Savings Account

on January 12, then the first month begins January 12 and ends February 11, the second month begins February 12 and ends March 11, etc. For accounts opened on the 30th or 31st day of a month, the last day of any subsequent calendar month during the Program Term that has fewer calendar days in such month will be treated as the end of the month for purposes of evaluating Savings Targets.

#### **4. Claiming Rewards**

- a. The Saver will be eligible to claim Rewards during the time period that begins on the last day of the Program Term and ends 60 days following the expiration of the Program Term. Savers that do not claim a Reward in this time may be ineligible to receive Rewards.
- b. The Saver will need to complete an exit survey before the Saver is eligible to claim Rewards.
- c. If EARN permanently closes the Saver's Program Account pursuant to the Program Rules or the Terms, the Saver may not be eligible for a Reward.

#### **5. Account Withdrawal Policy**

There is no limit to the number of withdrawals the Saver can make during the Program Term. The EARN platform calculate Rewards based on the net gain or loss from the Linked Savings Account for each month, including any loss due to account fees.