

Date: February 26, 2024

## MYBAMBU REWARDS PROGRAM

### Terms and Conditions

These terms and conditions (the “Terms and Conditions”) govern the MyBambu (“we”, “our” or “us”) program (the “Program”) for the payment of a Refer a Friend Reward (defined below) related to the opening of a demand deposit account and/or activating a linked MyBambu Visa® Debit Card (“Account” or “Card”) issued by Community Federal Savings Bank (Member FDIC) pursuant to a license from Visa U.S.A. Inc.

By participating in the Program and seeking a Reward, you confirm that you accept these Terms and Conditions and any changes we make to these Terms and Conditions. If you do not comply with these Terms and Conditions, you are not authorized to participate in the Program or receive a Reward. Individuals who invite friends to open an Account and/or activate a Card are called “you” or “your.” Individuals who receive an invitation from you to participate in the Refer a Friend Program are called “Friends.” Strict compliance with these Terms and Conditions is required for Reward eligibility.

### Program Basics

If your Friend opens an Account and/or activates a Card and complies with the Account terms and conditions (the "[Account Agreement](#)") we will reward you with a \$15 deposit (“Refer a Friend Reward” or “Reward”) to your Account. A Refer a Friend Reward will be deposited to your Account within 15 business days (Monday through Friday excluding US bank holidays) after it is earned. When the Reward is deposited in your Account you will see the Reward amount added to your Account balance. You must have an active Account to be eligible for a Reward and your Friend must use the link provided in the referral. Individuals who are eligible to receive over \$600 in Rewards are required to submit to us a valid IRS W-9 or W-8 form.

When you refer a “Friend” to open an Account, we may require you to and you hereby agree to provide and/or confirm information and documentation that will allow us to identify your “Friend”, such as:

- The name of the person who opened their Account.
- The email of the person used to open their Account.
- The date of when you sent the referral link.
- A screenshot of the link sent to your “Friend”.

You may not use bulk distribution methods to solicit Friends that in our discretion constitute unsolicited commercial communications or spam, whether through email, social media, or other websites or platforms. The use of multiple, duplicate or otherwise fake Accounts, opening an Account with fake or false personal information or a forged or altered government ID, or failure to follow the terms and conditions of the Account by you or your Friend is a violation of these Terms and Conditions. Violating any applicable law is also a violation of these Terms and Conditions. We may take back any Rewards that are received by you in violation of these Terms and Conditions, and we may close your Account.

### Additional Reward Condition-Account Must be in Good Standing and Not Negative

As a Reward condition your Account must remain open, in good standing and not have a negative available balance. No Reward will be deposited into your Account if: (1) your Account is closed or not in good standing after the Reward qualification is validated and prior to the Reward being deposited or (2) your Account has a negative available balance at the time of the Reward qualification is validated.

### Termination of or Changes to the Program

We may terminate this Program at any time. We can change the amount of the Reward or these Terms and Conditions at any time. The amount of the Reward you will be entitled to will be the amount that applies at the time you meet all requirements of the Program.

### Disclaimer

You understand and agree that your use of the Program is at your sole risk, and the Program and our platform are provided on an “as is” and “as available” basis. WE EXPRESSLY DISCLAIM ALL WARRANTIES, CONDITIONS, AND TERMS (COLLECTIVELY, “WARRANTIES”) OF ANY KIND, WHETHER EXPRESS OR IMPLIED BY STATUTE, COMMON LAW OR CUSTOM, INCLUDING BUT NOT LIMITED TO,

WARRANTIES AS TO PRODUCTS OR SERVICES OFFERED THROUGH THE USE OF THE PROGRAM AND IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

Disputes

Any disputes with us about the Program or Rewards are governed by Delaware law and must be brought in the state courts in Memphis, Tennessee, or the federal court in the Western District of Tennessee.