

REWARD POINTS AGREEMENT

Overview

These acrew Reward Points Terms and Conditions give you detailed information about how the acrew Reward Points Program (the “Program”) works. The Program is operated by acrew, Inc. (“acrew”) and for the avoidance of doubt, is not provided or sponsored by ZYNLO Bank. (the “Bank”).

The acrew Reward Points Program is a rewards program for acrew members with an acrew HomeSavings by ZYNLO account “the “Account”) at the Bank. acrew will match a portion of your contributions to your Account (as determined by acrew from time to time in acrew’s sole discretion) in the form of a credit that can be used toward your home purchase upon the completion of the acrew Home Preparation Program (detailed on Redeem Your Rewards section), subject to verification by acrew and your continuing to hold an acrew membership at that time. acrew Reward Points cannot be used for any other purpose and are automatically forfeited when you cease to hold an active acrew membership.

acrew reserves the right to change the terms of the acrew Reward Points Program, including but not limited to with respect to eligibility, the amount or type of rewards, and the requirements for using acrew Reward Points, at any time and with or without notice to you. For more information about the Program, please contact us at hello@acrewsavings.com.

By registering for membership with acrew and opting into the Program, you accept these acrew Reward Points Terms and Conditions. acrew is a financial technology company and is not a bank. Banking services provided by ZYNLO Bank; Member FDIC.

Eligibility

In order to be eligible for the Program, you must have an active and in good standing acrew Membership. For the avoidance of doubt, “active” and “in good standing” shall mean that your Account does not have a negative cash balance, is not frozen and you are not in breach of any agreements between you and the Bank.

Earning acrew Reward Points

You will earn acrew Reward Points as a percentage of your settled deposits into your Account and up to a certain rewards cap. The acrew Reward Points deposit match percentage is 2% of your contributions to your Account. The acrew Reward Points deposit match cap is 2% of your contributions up until you’ve contributed \$10,000.

Reward Points are calculated by the end of each calendar week and will be considered “pending” at that time. At the end of every quarter, members who have neither turned off auto-contributions to their Account nor made withdrawals from their Account will “accrue” Reward Points. You can view your pending and accrued Reward Points balances in the “My Membership” section of our website.

If your employer participates in acrew's Employer Rewards Program, you are eligible for additional Reward Points. If you are eligible for one of these programs, the accrual criteria can be found by logging into your online account at acrewsavings.com, in the "My Membership" section or by emailing us at hello@acrewsavings.com. All Reward Points accrued, including those through the Employer Rewards Program, can be redeemed upon successful completion of the acrew Home Preparation Program. Please see the "Redeeming Your Reward Points" section for more details. Additionally, acrew may offer other Reward opportunities through email offers and other forms of communication.

"Pending" and "accrued" Rewards Points will only be visible on acrew's website, not as credits on your Account with the Bank. acrew will convert your Reward Points into dollars and credit your Account. acrew Reward Points have an exchange ratio of 1 point to \$1 USD.

Redeeming Your Reward Points

In order to redeem your accrued Reward Points, you must:

1. Complete the acrew Home Preparation Program
2. Have the legitimacy of your transaction verified by your real estate agent, mortgage lender and title company or attorney, to acrew's satisfaction.
3. Be an acrew member for at least 90 days before your scheduled closing date
4. Have not already signed a purchase agreement on a home;

acrew's Home Preparation Program is designed to help homebuyers better navigate the homeownership journey through the acrew website. The requirements will be shown online and can be fulfilled by completing the following activities:

1. Using acrew's Down Payment Assistance Finder tool;
2. Creating a personalized homeownership savings plan;
3. Connecting with an acrew Home Advisor (e.g. Agent or Lender); and
4. Proving a successful home purchase by uploading a bona fide purchase contract.

For purposes of determining the completion of acrew's Home Preparation Program, purchase contracts will be subject to verification and approval by acrew. The activities required to complete acrew's Home Preparation Program are subject to change and can be adjusted without prior notice.

You may use any mortgage lender or real estate agent for your home transaction and still redeem your acrew Reward Points. Within 5 business days of your scheduled closing date, acrew will deposit your accrued Reward Points into your account.

Expiration of Reward Points

As long as your Account is active and in good standing (as defined above in the Eligibility section), your acrew Reward Points will not expire.

Changes to the Terms or Program

Generally, we may make changes to the Program, and these acrew Reward Points Terms and Conditions, at any time. For example, we may:

- Add new terms or delete existing terms;
- Change how you earn acrew Reward Points; and/or
- Change how you use or redeem your acrew Reward Points.

We may also temporarily prohibit you from earning acrew Reward Points or using any other feature of the Program. We may change, update, add or remove provisions of these acrew Reward Points Terms and Conditions at any time by posting the updated acrew Reward Points Terms and Conditions to our website. We may provide you notice of these types of changes in writing, which, at our option, may be delivered to you electronically through email or through our online services.

Termination of the Program

We reserve the right in our sole discretion to modify, suspend, or discontinue the Program, or any features or parts thereof, whether temporarily or permanently, at any time with or without notice to you in our sole discretion. To the fullest extent permitted by applicable law, we shall have no additional liability or obligation to you in such an event.

Referral Program

You have the opportunity to refer friends to join acrew. For each friend who becomes an acrew member, opens up an Account with ZYNLO Bank, and sets up automatic contributions, you will receive 10 Reward Points that will show up on your account as “pending.” If you meet the regular Reward Points accrual criteria outlined in the section Earning acrew Reward Points, your points will automatically “accrue” with the rest of your match Reward Points during that quarter.

To be eligible for this reward, the referred individual must be a new customer and must not be the employee of an existing acrew employer partner. Eligibility is subject to acrew’s verification process, as determined by acrew in its sole discretion.

Self-referrals are strictly prohibited. Referral Reward Points are subject to the same terms and conditions as other credits under our Terms and Conditions. We reserve the right to change or terminate this referral program at any time, at our sole discretion.

Authorization to Retrieve and Use Third-Party Information On Your Behalf

By enrolling in the Program and agreeing to these acrew Reward Points Terms and Conditions, you expressly authorize us to act on your behalf as your agent and representative to access your consumer financial information in your ZYNLO Bank Account pursuant to Section 1033 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Through this authorization, we will collect information about your financial transactions on your Account for the purpose of facilitating the Program and your participation in it. Your consumer financial information will be collected, maintained, stored, and shared in accordance with our Privacy Policy.