



USAA Savings Tools Terms of Service

Effective August 4, 2023

1. Description of Program

1.1 The Terms of Service ("TOS") is a legal agreement between you and USAA Federal Savings Bank ("USAA" or "we") for the USAA savings tools ("the Services") identified in the TOS. These Terms of Service govern the Services and supplement the Depository Agreement and Disclosures, the Account and Service Fee Schedule, and other account opening documents, which are a part of these Terms of Service and are incorporated herein by reference. We may change the Services at any time.

1.2 Services included in this TOS:

1.2.1 Text Savings. Text Savings provides users the ability to easily save money by transferring funds from your USAA checking account to your USAA savings account by utilizing an automated transfer process. You can also initiate separate individual transfers.

1.2.2 Savings Booster. Savings Booster provides users the ability to easily save money by using an automated process to identify predetermined deposits into your USAA checking account and transfers all or a portion of those deposits to your USAA savings account.

2. Acceptance of Terms

2.1 The TOS is an agreement you must accept in order to use the Services. The terms "you," "your," and "users" refer to the end users of the Services. By accepting the TOS or by accessing or using the Services, you agree to be bound by the TOS.

2.2 The TOS may, as the Services evolve or at USAA's discretion, be revised to accurately reflect the Services at that future point in time. Your continued use of the Services will reflect your acceptance of the revised TOS. Notice will be provided if your rights under the TOS are expected to materially change. If any change to the TOS is not acceptable to you, discontinue the use of the Services immediately by opting out per the process described in Section 3.3.

3. Eligibility and Use

3.1 Eligibility. USAA reserves the right to restrict access to the Services or application as necessary to satisfy legal or regulatory requirements which either presently, or may in the future, exist.

3.2 Device Capabilities and Updates. To utilize the Services, you may be required to download and install an application or other software. From time to time, you may be required to install software updates. Certain features of the Services may require specific hardware elements, such as wireless internet access capability, Bluetooth antenna, or other.

3.3 Termination of Access. USAA may, at any time, suspend your access to the Services, or any components thereof, at its discretion. You may uninstall the application at any time. You should uninstall the application if you transfer your device to someone else. USAA may, without prior notice or liability, discontinue or change any aspect of the Services or application. This includes restricting or removing access to specific features or data which may previously have been accessible. If your device is lost or stolen, please contact USAA immediately.

4. Information Use and Privacy

4.1 Privacy and Security. Personal information transmitted to USAA will be treated in accordance with the USAA Privacy Promise and Online Information Practices which can be found at usaa.com/privacy. To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings.

5. Feature-Specific Information

5.1 Text Message Consent. By enrolling in the Services, you agree to receive text messages from USAA. Carrier message and data rates apply. You can stop receiving text messages at any time by sending "STOP" to any Service message.

5.2 Core Functionality–Text Savings. Text Savings is intended to help you save small amounts of money on a regular basis. Text Savings does this by transferring money up to four times per week from your USAA checking account to your USAA savings account. The amount transferred will be based on a number of factors, but is intended to be an amount not deemed significant by an average adult. Also, you will receive text messages on a daily basis with information, account balances, and/or other content unless you elect to turn off the daily text messages with the TEXT OFF command. The content displayed is for informational purposes. NOTE: TEXT SAVINGS MAY NOT HAVE ALL INFORMATION RELEVANT TO YOUR DECISION TO SAVE MONEY. PLEASE CONSIDER ALL RELEVANT INFORMATION BEFORE DECIDING TO ENROLL IN TEXT SAVINGS.

5.2.1 Automatic Transfers. **By enrolling in Text Savings, you authorize USAA to transfer funds between your designated accounts.** USAA will transfer, at one time, an amount not less than \$1 and not more than \$9. The aggregate amount of transfers in one week will not exceed \$36. If you wish to cancel the automatic transfers, please reply with STOP to any Text Savings text message or, if you are unable to send a text message reply, please contact USAA directly.

5.2.2 If there are less than \$100 in available funds in your checking account at 9 pm Central Time on the transfer day, or if any other transaction has reduced the available balance to less than \$100 in your checking account, we will cancel the transfer for that day. **When a Text Savings transfer is processed, there may be additional payments processed after the Text Savings transfer on the same day that may be returned due to nonsufficient funds or that may result in an overdraft, and incur an overdraft fee, if the checking account does not have enough available funds to pay them.**

5.3 Core Functionality–Savings Booster. Savings Booster is intended to help you save money on a regular basis. Savings Booster does this by examining your USAA checking account for predetermined types of deposits and allowing you to set up regular transfers of all or a portion of these deposits to your USAA savings account. Savings Booster refers to these transfers as patterns. A pattern is dependent upon the transaction description used by the person sending the deposit to your USAA checking account. **By enrolling in Savings Booster and using a pattern, you authorize USAA to transfer funds between your designated accounts.** Currently, Savings Booster offers the following patterns.

5.3.1 Tax Refund. By using this pattern, you authorize USAA to automatically transfer a percentage of the federal and state tax refunds that are directly deposited into your USAA checking account from your checking account to your USAA savings account. The percentage you specify will apply to both federal and state tax refunds.

5.3.2 ATM Rebates. By using this pattern, we will transfer any ATM rebates that you receive under the terms of your USAA checking account from your checking account to your USAA savings account.

5.3.3 Recurring Deposits. When you use this pattern, we will identify direct deposits that appear to be made to your USAA checking account on a recurring basis. We will ask you to specify the dollar amount of the direct deposit to keep in your USAA checking account, and we will transfer any remaining amount of that direct deposit to your USAA savings account.

5.3.4 Recurring Transfers. When you use this pattern, we will identify direct deposits that appear to be made to your USAA checking account on a recurring basis. We will ask you to specify the dollar amount or percentage of the direct deposit that you wish to transfer to your USAA savings account.

5.4 Transaction identification. If the Services depend on the transaction description in order to transfer funds from your USAA checking account to your USAA savings account and the person responsible for determining the transaction description changes that description, you understand that the Services may not be able to complete your requested transfer. For example, if a direct deposit of a tax refund is no longer labeled as a tax refund, the Tax Refund pattern in Savings Booster may not recognize that there should be a transfer of funds from the tax refund to your USAA savings account. If this happens, you may still transfer the funds yourself by using other funds transfers tools we make available. You may also use any available feedback functionality in the Services to advise us that the transaction description may have changed.

5.5 Transfers to other USAA accounts. In our sole discretion, we may allow you to transfer funds from your USAA checking account to a USAA account other than your USAA savings account. Such transfers are subject to the TOS as though they are transfers to a USAA savings account. In addition, such transfers are subject to the terms of those other accounts. We may discontinue such transfers at any time. We will notify you if you have set up such transfers and we decide to discontinue that capability.

6. Support and Availability

6.1 Support. For support related to USAA and the Services, please call 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device for assistance.

7. Other Terms

7.1 Third-party Fees. You are responsible for any fees charged by your telecommunications provider or any other third party in connection with your use of the Services.

7.2 Severability. If any provision of the TOS is held to be illegal, invalid, or unenforceable by a competent court, then the provision shall be performed and enforced to the maximum extent permitted by law, and the remaining provisions of the TOS shall continue to remain in full force and effect.

7.3 Warranty. THE SERVICES ARE PROVIDED ON AN "AS IS" BASIS, WITHOUT WARRANTY OF ANY KIND. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, USAA DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, TITLE, QUANTITY, AND NONINFRINGEMENT. USAA EXPRESSLY DISCLAIMS ANY WARRANTIES OF ANY KIND WITH RESPECT TO THE SERVICES, INCLUDING WITH RESPECT TO THE ACCURACY OR FUNCTIONALITY OF THE SERVICES, THE ACCURACY, VALIDITY OR COMPLETENESS OF ANY INFORMATION AVAILABLE THROUGH THE SERVICES.