TERMS OF SERVICE FOR SAFETYNET AND COOKIE JAR

and we can help answer them.

Have questions or concerns? Please contact our team

Date: June 12, 2018

WELCOME TO COOKIE JAR SAVINGS!

Cookie Jar Savings ("Cookie Jar") is brought to you by

SafetyNet, LLC a Wisconsin corporation, with offices in Madison, WI ("SafetyNet," "We," "Us," or "Our"). By using or downloading our mobile application (the "Cookie Jar Savings Mobile App") or accessing or using our website at cookiejarsavings.com and its subdomains ("Website"), which provide financial information to assist users in managing their finances and encouraging savings, through savings

Please read these Terms of Service carefully, as they may have changed since your last visit. We reserve the right to change these Terms of Service from time to time for any reason, which shall be effected by posting of the updated Terms of Service to https://app.cookiejarsavings.com/tos; provided that such changes shall not apply to any fee-bearing subscriptions to the Services which are then in effect until the expiration or termination of such subscription. Your use of any accounts or debit cards made available through our Services are subject to the separate terms and conditions applicable to those accounts and cards. Further, your access to and use of our Cookie Jar Platform is subject to our

at https://app.cookiejarsavings.com/privacy. PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY, AS THEY CREATE A BINDING CONTRACT BETWEEN YOU AND SAFETYNET. FURTHER, THESE TERMS AND CONDITIONS CONTAIN AN AGREEMENT TO ARBITRATE, WHICH REQUIRES THAT YOU AND SAFETYNET ARBITRATE CERTAIN CLAIMS BY BINDING. INDIVIDUAL ARBITRATION INSTEAD OF GOING TO COURT AND LIMITS CLASS ACTION CLAIMS, (SEE "AGREEMENT TO ARBITRATE"). YOU HEREBY ACKNOWLEDGE AND AGREE THAT PLANNER, BROKER OR ASSET MANAGER. THE SAFETYNET PLATFORM IS MERELY A TOOL TO ASSIST YOU IN YOUR FINANCIAL PLANNING AND DECISION-MAKING. YOU ARE SOLELY RESPONSIBLE FOR YOUR SAVINGS, INVESTMENT AND SPENDING DECISIONS.

SAFETYNET, LLC IS NOT A BANK, NOR IS IT A FINANCIAL SCOPE OF SERVICE SafetyNet maintains the Cookie Jar Platform, and provides Services, as a service to our user community, subject to these Terms of Service. You are responsible for obtaining any equipment and

Jar Platform may also periodically become unavailable due to maintenance or malfunction of computer equipment or for other reasons. REGISTRATION a. Registered Users. Certain of our Services are reserved for registered users. In order to become a registered user (or "client"), we will ask you to complete a registration form, and also to select a username and create a password ("Login Credentials"). During any such registration, you are required

Services, for some or all users, from time to time. The Cookie

to give truthful contact information (including your name, email address and mobile phone number) and certain financial information (such as Primary Account and other

that occurs on your account (including without limitation financial obligations). You agree to notify us immediately if you believe that your Login Credentials have been or may be used without your permission so that appropriate action can be taken. We are not responsible for losses or damage caused by your failure to safeguard your Login Credentials. You are responsible for keeping your registration information up to date through your account page, to the extent such feature is made available through the Cookie Jar Platform. b. Acknowledgement to Receive Email, Push Notifications or Text Messages. As a user of the Cookie Jar Platform, you agree to receive emails and text messages from us regarding our Services. We may from time to time send you text

messages, push notifications or email messages with information about upcoming events, or information about our service offerings from us and our partners. You may optout from receiving certain of such correspondence by emailing team@cookiejarsavings.com or selecting to unsubscribe as may be provided in the applicable correspondence. **FEES & PAYMENTS** 1. Subscription Fees. Current fees can be found on the website. 2. Incentives. SafetyNet/Cookie Jar may at its sole discretion offer incentives to users of the Cookie Jar

third party bank account designated in your account on the Cookie Jar Platform ("Primary Account"). By submitting your payment account information, you grant SafetyNet the right to store and process your information with the third party payment service, which it may change from time to time. You agree that SafetyNet will not be responsible for any failures of the third party to adequately protect such information. The processing of payments will be subject to the terms, conditions and privacy policies of the third party payment service in addition to these Terms of Service. You acknowledge that we may change the third party payment service and move your information to other service providers that encrypt your information using secure socket layer technology (SSL) or other

OF ANY FEES AND FOR PROVIDING SAFETYNET WITH A VALID PAYMENT METHOD FOR PAYMENT OF ALL FEES THROUGH ONE OF THE METHODS THAT WE LIST ON OUR COOKIE JAR PLATFORM FROM TIME TO TIME.

them in certain circumstances, as a result of specific refund guarantee promotions, or to correct any errors made by SafetyNet, in each case in SafetyNet's sole discretion. **USER CONTENT** a. Submitted Content. You are solely responsible for any data, text, files, information, usernames, images, graphics, photos, profiles, audio and video clips, sounds, musical works, works of authorship, applications, links and other content or materials (collectively, "User Content") that you submit, use, display or share on or via the Service. You must not submit, upload, post, display or share any User Content that you do not have the right to copy, use or share for the purpose of your use of the Services. If you choose to provide participate in a service, event, or promotion on our Services, you agree that you will provide accurate, complete, and up to

usernames and passwords that you provide to log you into such third party website(s). You hereby authorize and permit SafetyNet to use and store information submitted by you to the Cookie Jar Platform (such as account passwords and usernames) to accomplish the foregoing and to configure the Service so that it is compatible with the third party sites for which you submit your information. For purposes of these Terms of Service and solely to provide the Account Information to you as part of the Cookie Jar Platform and Services, you grant SafetyNet a limited power of attorney, and appoint SafetyNet as your attorney-in-fact and agent, to

website for the third party you have identified. SafetyNet's third party processors will submit information including

limiting the foregoing, we have the right to remove any material that SafetyNet, in its sole discretion, finds to be in violation of these Terms of Service or otherwise objectionable, and you are solely responsible for the User Content that you post to our Services. e. Identifying Information. We may at any time require you to provide additional information in order to verify your identity. This information may include your address, date of birth, Social Security Number, a copy of your governmentissued ID, or such other information or documentation as we may deem necessary. Such information may be required, for instance, in order to meet our legal obligations or the requirements of our Partner Bank. f. Required Disclosures. You acknowledge and agree that SafetyNet may store and/or preserve User Content and may also disclose User Content and/or other information provided by you if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal process; (b) enforce the terms of these Terms of Service; (c) respond to claims that any User Content violates the rights of third-parties in accordance with these Terms of Service; and/or (d) protect the rights, property, or personal safety of SafetyNet, its representatives and/or agents, its users or the public. USER CONDUCT You understand and agree not to use the Cookie Jar Platform

or initiate communication that infringes upon patents, trademarks, trade secrets, copyrights or other proprietary rights. 7. Upload, post, email, transmit or otherwise make available any mail," "spam," "chain letters," "pyramid schemes," or any other form the Cookie Jar Platform or Services to send messages to people who don't know you or who are unlikely to recognize you as a known contact; b) using the Cookie Jar Platform or Services to connect to people who don't know you and then sending unsolicited promotional messages to those direct connections without their permission; and c) sending messages to distribution lists, newsgroup aliases, or group aliases. 8. Upload, post, email, transmit or otherwise make available any material that contains software viruses or any other computer code,

files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or

10. Forge headers or otherwise manipulate identifiers in order to disguise the origin of any communication transmitted through SafetyNet or the

11. Post content in fields that are not intended for that content. Example:

12. Interfere with or disrupt SafetyNet, the Cookie Jar Platform or servers or networks connected to SafetyNet or the Cookie Jar Platform, or

telecommunications equipment.

Putting an address in a name or title field.

9. Stalk or harass anyone.

Cookie Jar Platform.

Platform or Services

behalf.

YOUR COOKIE JAR ACCOUNT

Platform or Services or any portion of the Cookie Jar Platform or Services, without SafetyNet's express written consent, which may be withheld in SafetyNet's sole discretion; • Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the Cookie Jar Platform or Services, other than the search engines and search agents, if any, available through the Service and other than generally available third-party web browsers (such as Microsoft Explorer); • Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of the Cookie Jar Platform or Services; or

• Attempt to decipher, decompile, disassemble, or the Cookie Jar

Once the funds have been transferred from your funding source to SafetyNet and the Cookie Jar Savings program,

the funds will be held by the Cookie Jar Program and SafetyNet for your benefit in an FDIC-insured account maintained at one of SafetyNet's partner banks (each a "Partner Bank"). The funds held by SafetyNet in such

account for your benefit are referred to herein as your

either manually via the Cookie Jar App or in accordance with Savings rules you have established via the Cookie Jar App,

"Cookie Jar Account". You will not be entitled to any interest or other earnings that may accrue with respect to the funds

transfer to SafetyNet any right or interest that you may have therein. However, SafetyNet does not hereby obtain any

rights to the principal amount of the funds it holds on your

By accepting these terms and conditions you authorize SafetyNet to initiate ACH credit and/or debit transactions

between your Funding Source and your Cookie Jar Account. These transactions will be either initiated in the Cookie Jar

frequency and amount of these ACH credit and/or debit transactions will be determined by your Manual Transfers or

the Cookie Jar App to move funds from your Funding Source to your Savings Account based on "Savings" that arise from

your Rules. Periodic ACH transactions will be generated by

SafetyNet applying the Rules you've established. Manual

App by you ("Manual Transfers") or initiated in the Cookie Jar app based on "Rules" you've set up in the App. The

AUTHORIZATION TO INITIATE ACH TRANSACTIONS

held on your behalf by SafetyNet as part of the Cookie Jar Savings program, and you hereby irrevocably assign and

force and effect until you notify SafetyNet that you wish to revoke this authorization. You understand that SafetyNet requires at least 3 business days' prior notice in order to cancel this authorization. FUNDING SOURCE VERIFICATION The Funding Source verification process is in place to ensure a Funding Source is compatible with Cookie Jar and supports ACH transfers; to prevent Users' goals from being disclosed to unknown funding sources; and to verify external Funding Source account ownership. One of two methods are used to verify Funding Source: 1) To successfully verify a funding source, two small credit transactions will be sent for processing to the external Funding Source. The amounts of those credits will then be

immediately debited out of the Funding Source. Users will need to verify the external Funding Source by entering the deposit amounts in the required fields provided in their

ownership and ACH support will be verified.

SHARED GOALS

Cookie Jar Account. Users will be responsible for any fees or penalties assessed by a financial institution that may occur by validating this funding source or 2) the external funding source will be accessed by our data integration partner and

Cookie Jar provides its Users with the ability to share their respective savings goals and send messages between Users sharing the same savings goal. Where you share your savings

goals through use of the Cookie Jar Platform, all Users

provide you with the Cookie Jar Platform and Services. SafetyNet may receive a fee from some third party providers in connection with our program. DWOLLA TERMS OF SERVICE AND PRIVACY POLICY In order to use the payment functionality of SafetyNet's Cookie Jar application, you must open a "White Label" account provided by Dwolla, Inc. ("Dwolla"), SafetyNet's third-party payments provider, and you must accept the <u>Dwolla Terms of Service</u> and <u>Privacy Policy</u>. Any funds held in the Dwolla account are held by Dwolla's financial

institution partners as set out in the <u>Dwolla Terms of</u>

Service. You authorize SafetyNet to share your identity and account data with Dwolla for the purposes of opening and

supporting your Dwolla account, and you are responsible for the accuracy and completeness of that data. You understand

account notifications will be sent by SafetyNet, not Dwolla. SafetyNet will provide <u>customer support</u> for your Dwolla

that you will access and manage your Dwolla account through SafetyNet's Cookie Jar application, and Dwolla

TIMELINESS AND ACCURACY OF EXTERNAL

As part of the Cookie Jar Platform, SafetyNet will retrieve User information from your bank accounts ("Your Bank Accounts") you maintain online with third-party financial institutions with which you have customer relationships, maintain account(s) or engage in financial transactions

("Account Information"). SafetyNet works with one or more

account activity.

DATA

instructions.

or your Accounts.

The contents of cookiejarsavings.com and the Cookie Jar Mobile App, including, without limitation, its "look and feel" (e.g., text, graphics, images, logos and button icons), photographs, editorial content, notices, software (including, without limitation, html-based computer programs) and other material are protected under both United States and other applicable copyright, trademark and other intellectual property laws. The contents of the Cookie Jar Platform belong or are licensed to SafetyNet, LLC or its software or content suppliers. SafetyNet grants you the right to view and use the Cookie Jar Platform subject to these terms. You may download or print a copy of information provided on the Cookie Jar Platform for your personal, internal and non-commercial use only. Any distribution, reprint or electronic reproduction of any content from the Cookie Jar Platform in whole or in part for any other purpose is expressly prohibited without our prior written consent. While we welcome your feedback, ideas, and suggestions, it is important to be aware of the following restrictions. If you send us feedback, ideas, or suggestions (collectively, "unsolicited ideas"), you agree that: (1) your unsolicited ideas become the property of SafetyNet and you are not owed any compensation in exchange; (2) none of the unsolicited

shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance on an alert. LIMITATIONS ON SAFETYNET'S LIABILITY SAFETYNET SHALL IN NO EVENT BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING, WITHOUT

LIMITATION, NEGLIGENCE) OR OTHERWISE, FOR ANY

INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, LIQUIDATED OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFIT,

REVENUE OR BUSINESS, ARISING IN WHOLE OR IN

TO THE FULLEST EXTENT PERMITTED BY LAW, SAFETYNET WILL NOT ACCEPT OR HAVE ANY LÍABILITY IN THE EVENT OF UNAUTHORIZED USE OF YOUR COOKIE JAR ACCOUNT, THE CONDUCT OF FRAUDULENT OR ILLEGAL ACTIVITIES VIA YOUR COOKIE JAR ACCOUNT, ANY INABILITY TO TRANSACT OR PROBLEMS RELATED TO POOR INTERNET ACCESS, MOBILE DEVICE OR COMPUTER FAILURE OR OTHER COMMUNICATION ISSUES, OR ANY ISSUES RELATED TO THE TIMELY EXECUTION OF A PAYMENT, TRANSFER,

- your login within 48 hours. • Any funds held in your Cookie Jar Account at the time of termination will be credited to your Primary Account. Termination by SafetyNet:

- goals, savings rules, aggregation of financial data, a wallet view of income, expense and savings, and social goal sharing (collectively, the "Cookie Jar Platform") and related services and accounts ("Services"), you indicate your unconditional acceptance of the following Terms of Service on your own behalf and on behalf of any organization you represent (collectively, "you" or "your").
- Privacy Policy as in effect from time to time, the current version of which is
- Internet service necessary to access our Cookie Jar Platform and Services and for paying any fees for the equipment and service you select. We may alter, suspend, or discontinue this Cookie Jar Platform and/or our Services, in whole or in part, at any time and for any reason, without notice. We may restrict access to portions of our Cookie Jar Platform and/or
- account login information). Together with our goals and rules this collectively is your "User Profile". You are responsible for protecting your Login Credentials from unauthorized use, and you are responsible for all activity

Platform.

comparable security technology. YOU ARE RESPONSIBLE FOR THE TIMELY PAYMENT

- information or User Content to use, register for or date information as requested on the screens that collect information from you. b. Ownership and Use of User Content. SafetyNet does not claim ownership of any User Content. By submitting such User Content, however, You hereby grant SafetyNet the right to (i) copy, store and use that User Content for the purpose of providing you with our Services and (ii) modify the User Content to remove identifiers of you and any other individuals or companies, aggregate such information ("Aggregated Data") and copy, store and use such Aggregated Data for the purpose of improving the Services generally. You expressly authorize SafetyNet to access your Account Information (as defined herein) maintained by identified third parties, which is included in your User Content, on your behalf as your agent. When you use the "Add Accounts" feature of the Service, you will be directly connected to the
- d. Monitoring. We have the right, but not the obligation, to monitor User Content submitted to our Services, to determine compliance with these Terms of Service and any other applicable rules that we may establish. We have the right in our sole discretion to edit or remove any material submitted to or posted through our Services. Without
- or your affiliations with a person or entity, past or present. 5. Upload, post, email, transmit or otherwise make available any content, or initiate communications which include information, that you do not have the right to disclose or make available under any law or under contractual or fiduciary relationships (such as insider information, or proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements). 6. Upload, post, email, transmit or otherwise make available any content, unsolicited or unauthorized advertising, promotional materials, "junk of solicitation. This prohibition includes but is not limited to: a) using

- Transfers will be processed when authorized by your entry. You understand that this authorization will remain in full
- sharing that specific savings goal will have the ability to view the total saved by others sharing that savings goal as well as the transaction detail of money saved toward that savings goal. You agree that in inviting others to share one of your goals that others sharing that savings goal will be able to view the amount of your savings, solely as it applies to that savings goal. You agree that by accepting an invitation to share a savings goal, others sharing that savings goal will be able to view your data, solely as it applies to that savings THIRD PARTY FINANCIAL INSTITUTIONS AND SUBCONTRACTORS SafetyNet employs third parties in order to provide its Services to you. Third party services are used to: verify your

online financial service providers under contract to access this Account Information. SafetyNet makes no effort to review the Account Information for any purpose, including but not limited to accuracy, legality or non-infringement. SafetyNet is not responsible for the products and services offered by or on third-party sites. SafetyNet cannot always foresee or anticipate technical or other difficulties which may result in failure to obtain data

or loss of data, personalization settings or other service interruptions. SafetyNet cannot assume responsibility for

settings. For example, when displayed through the Cookie Jar Platform, Account Information is only as fresh as the

Platform, in the manner prescribed in the associated

SafetyNet/Cookie Jar may from time to time provide automatic alerts. Automatic alerts may be sent to you

following certain changes made online to your User Profile

Electronic alerts will be sent to the email address you have

ONLINE AND MOBILE ALERTS

time shown, which reflects when the information is obtained from such sites. Such information may be more up-to-date when obtained directly from the relevant sites. You can refresh your Account Information through the Cookie Jar

the timeliness, accuracy, deletion, non-delivery or failure to store any user data, communications or personalization

ideas contain confidential or proprietary information of any third party; (3) SafetyNet may use or redistribute unsolicited ideas for any purpose and in any way; (4) there is no obligation for SafetyNet to review your unsolicited ideas; and (5) SafetyNet has no obligation to keep any unsolicited ideas confidential. DISCLAIMER REGARDING USE OF MOBILE DEVICES Use of the Cookie Jar Platform may be available through a compatible mobile device, Internet and/or network access and may require software. You agree that you are solely responsible for these requirements, including any applicable changes, updates and fees as well as the terms of your agreement with your mobile device and telecommunications provider. SAFETYNET MAKES NO WARRANTIES OR

REPRESENTATIONS OF ANY KIND, EXPRESS, STATUTORY OR IMPLIED AS TO: (i) THE AVAILABILITY

PROVIDER AND ACCESS TO THE SERVICES AT ANY TIME OR FROM ANY LOCATION; (ii) ANY LOSS, DAMAGE, OR

DISCLOSURE OF INFORMATION TO THIRD PARTIES OR FAILURE TO TRANSMIT ANY DATA, COMMUNICATIONS

OF TELECOMMUNICATION SERVICES FROM YOUR

TELECOMMUNICATION SERVICES; AND (iii) ANY

OR SETTINGS CONNECTED WITH THE SERVICES.

DISCLAIMER OF REPRESENTATIONS AND

THE CONTENT AND ALL SERVICES AND PRODUCTS ASSOCIATED WITH THE COOKIE JAR PLATFORM AND

SERVICES ARE PROVIDED TO YOU ON AN "AS-IS" AND "AS AVAILABLE" BASIS. SAFETYNET MAKES NO

SERVICES. YOU EXPRESSLY AGREE THAT YOUR USE OF THE COOKIE JAR PLATFORM IS AT YOUR SOLE RISK.

WARRANTIES OR GUARANTEES, EXPRESS ÓR IMPLIED,

COMPLETENESS OF THE CONTENT ON THE COOKIE JAR

WARRANTIES OF NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. SAFETYNET MAKES NO REPRESENTATION, WARRANTY OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE COOKIE JAR PLATFORM IS FREE OF INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER

CONTAMINATING OR DESTRUCTIVE PROPERTIES OR

REPRESENTATIONS OR WARRANTIES OF ANY KIND,

EXPRESS OR IMPLIED, AS TO THE CONTENT OR OPERATION OF THE COOKIE JAR PLATFORM OR

SAFETYNET MAKES NO REPRESENTATIONS.

REGARDING THE ACCURACY, RELIABILITY OR

PLATFORM, AND EXPRESSLY DISCLAIMS ANY

PROGRAMMING ROUTINES THAT CONTAIN

OTHER SECURITY INTRUSION OF THE

WARRANTIES

prevented by a variety of factors. SafetyNet does its best to provide alerts in a timely manner with accurate information. However, we neither guarantee the delivery nor the accuracy of the content of any alert. You also agree that SafetyNet

PART FROM YOUR ACCESS TO THE COOKIE JAR PLATFORM AND SERVICES, YOUR USE OF THE COOKIE JAR PLATFORM, SERVICES OR THESE TERMS AND CONDITIONS, EVEN IF SAFETYNET HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THESE TERMS AND CONDITIONS, SAFETYNET'S LIABILITY TO YOU FOR ANY CAUSE WHATEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO \$500.00 (FIVE HUNDRED UNITED STATES DOLLARS), EXCEPT TO THE EXTENT ARISING FROM GROSS NEGLIGENCE, WILLFUL MISCONDUCT OR OTHER CAUSE FOR WHICH APPLICABLE LAW DOES NOT PERMIT SUCH LIMITATION. SAFETYNET IS NOT LIABLE FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS, DAMAGE OR

DEPOSIT OR SIMILAR. WHILE SAFETYNET ENDEAVORS TO PROVIDE SECURE, FAULT-FREE ACCESS TO THE COOKIE JAR PLATFORM AND SERVICES AT ALL TIMES, WE PROVIDE THE COOKIE JAR PLATFORM AND SERVICES "AS-IS", AND IN NO EVENT WILL WE ACCEPT LIABILITY FOR ANY DIRECT, INDIRECT OR PUNITIVE DAMAGES BY OMISSION OR OTHERWISE AS A RESULT OF THE USE OF

in force. Termination by you: You may terminate these Terms of Service by notifying SafetyNet via feedback option in "settings" of your intention to terminate. • In such event, SafetyNet will delete your User Profile and deactivate

your login within 48 hours.

3. Billing and Payment Policy. All information that you provide to register with Cookie Jar, including without limitation your credit card informátion or payment account information if any, is subject to SafetyNet/Cookie Jar's Privacy Policy. We may use a third party payment service to bill you through an online account (your "Billing Account") for your subscription payment or purchase of Services in lieu of directly processing your credit card information or charging your

Services as updated from time to time, SafetyNet has no obligation to provide refunds or credits, but may grant

4. Refunds. Other than when expressly set forth on our

- access third party sites, retrieve and use your information with the full power and authority to do and perform each thing necessary in connection with such activities, as you could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN SAFETYNET IS ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, SAFETYNET IS ACTING AS YOUR AGENT, AND NOT AS THE AGENT OF OR ON BEHALF OF THE

THIRD PARTY. You understand and agree that the Service is not sponsored or endorsed by any third parties accessible through the Service. SafetyNet is not responsible for any payment processing errors or fees or other Services-related issues, including those issues that may arise from inaccurate

c. User Representations. You represent and warrant that: (i) you own the User Content submitted and used by you on or through the Service or otherwise have the right to grant the rights and licenses set forth in these Terms of Service; (ii) the submission and use of your User Content on or through the Service does not violate, misappropriate or infringe on

the rights of any third party, including, without limitation, privacy rights, publicity rights, copyrights, trademark and/or other intellectual property rights; (iii) you agree to pay for all

royalties, fees, and any other monies owed by reason of User Content you submit or use on or through the Service; and (iv) you have the legal right and capacity to enter into these

Terms of Service in your jurisdiction.

account information.

1. Post or upload images, content or initiate communications which are unlawful, libelous, abusive, obscene, discriminatory, or otherwise objectionable. 2. To violate any laws or for any illegal purpose.

3. Contribute funds to a savings goal, or create a savings goal to which

4. Falsely state, impersonate, or otherwise misrepresent your identity,

including but not limited to the use of a pseudonym, or

or other illegal transferring of funds.

others could make contributions, for the purpose of money laundering

misrepresenting your current or previous positions and qualifications,

disobey any requirements, procedures, policies or regulations of networks connected to SafetyNet and/or Cookie Jar. ACCESS AND INTERFERENCE You agree that you will not, directly or indirectly: • Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Cookie Jar

identity, speed up and streamline on-boarding, processing of savings transactions and data aggregation. These third parties will have access to only that information provided by you to SafetyNet that is needed by them to execute specific processes necessary to provide you with the Services or with the bank account services you register for in connection with the Cookie Jar Platform. They will use this information in order to verify your identity and retrieve your financial data for aggregation. SafetyNet may employ different or additional third parties for these Services. SafetyNet does not review the information retrieved from third parties. SafetyNet is not responsible for the timeliness or accuracy of the data provided by such third parties. In addition, in the event that SafetyNet is permitted to undertake any action

under these Terms of Service, you agree that we may permit our third party financial institutions or subcontractors to

You agree to let SafetyNet access any account you have set up through our third party processor in connection with the Services. We agree to only use that information to in order to

undertake such action on our behalf.

- provided. If your email address or your mobile device's email address changes, you are responsible for informing us of that change. You can also choose to have alerts sent to a mobile device that accepts text messages. Changes to your email address or mobile number will apply to all of your alerts. Because alerts are not encrypted, we will never include your passcode. However, alerts may include your Cookie Jar Login ID and some information about Your Bank Accounts. SAFETYNET'S INTELLECTUAL PROPERTY RIGHTS
- THAT ARE INTENDED TO DAMAGE, SURREPTITIOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION. **ALERT DISCLAIMER** You understand and agree that any alerts provided to you through the Cookie Jar Platform may be delayed or
- INCONVENIENCE ARISING OUT OF YOUR USE OF THE COOKIE JAR PLATFORM AND SERVICES. SAFETYNET RESERVES THE RIGHT TO CANCEL OR RESTRICT YOUR ACCESS TO THE COOKIE JAR PLATFORM AND SERVICES WITHOUT NOTICE TO YOU. SAFETYNET IS NOT RESPONSIBLE FOR DAMAGES SUFFERED BY YOU OR ANY INCONVENIENCE CAUSED DIRECTLY OR INDIRECTLY BY OUR TERMINATION OF YOUR ACCESS TO THE COOKIE JAR PLATFORM OR SERVICES.
 - THE COOKIE JAR PLATFORM AND SERVICES. TERM AND TERMINATION Until your access to the Cookie Jar Platform is terminated by either you or SafetyNet, these Terms of Service will remain
 - SafetyNet may terminate these Terms of Service at any time upon notice, to the email address provided by you as part of your User Profile. In such event, SafetyNet will delete your User Profile and deactivate