



Relationship Rates Program Terms and Conditions Effective February 1, 2026

These Terms and Conditions govern the Relationship Rates Program (the “Program”) 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 and Conditions and are incorporated herein by reference. We may change the Program at any time.

Enrollment in the Program constitutes your acceptance of these Terms and Conditions, as they may be amended from time to time. These Terms and Conditions are applicable to all savings accounts enrolled in the Program. We may suspend or terminate your participation in the Program at any time.

“You,” “your,” and “yours” refers to each owner and Authorized Signer on the enrolled savings account. “FSB,” “us,” “our,” or “we” refers to USAA Federal Savings Bank. For additional definitions of terms used in these Terms and Conditions, review the following information and the Glossary section of the Depository Agreement and Disclosures.

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Definitions

“Determination Date”: The Determination Date is the date we review your enrolled savings account to see if the enrolled savings account qualifies for Program rates. The Determination Date is the first business day of each calendar month.

“Grace Period”: The Grace Period is the 60-day period following your first enrollment in the Program.

“Qualified Account”: A Qualified Account is an enrolled savings account that meets the requirements for either the Premium Rate group or the Military-Pay Rate group.

Section 1. What is the Relationship Rates Program and how does it work?

Question 1. What is the Relationship Rates Program (the “Program”)?

Answer 1. The Relationship Rates Program is an optional feature available for your USAA Performance First Savings accounts. When you enroll in the Program, you have an opportunity to qualify for higher interest rates on your enrolled savings accounts by meeting certain activity requirements in a linked checking account.

Question 2. How does the Relationship Rates Program work?

Answer 2. At a high level, here’s how the Program works:

- You must have an eligible USAA Performance First Savings account and enroll that account in the Program. See Section 3 of these Terms and Conditions for information about enrollment and account eligibility.
- Link a USAA Classic Checking Account. We will look at this linked checking account each month while you are enrolled in the Program to see if your activity in the linked checking account qualifies you to earn Program group rates on your enrolled savings account. See Section 4 of these Terms and Conditions for information about linking a checking account and for Important Privacy Information related to your linked checking account.
- Qualify for one of the two Program groups that provide higher rates for enrolled savings accounts -- the Premium Rate Program group and the Military-Pay Rate Program group. If you don’t qualify for one of the Program groups, your enrolled savings account earns interest at the Program’s Base Rates for enrolled savings accounts.

Some additional information before we get into the details:

- We provide a 60-day grace period when you first enroll. Within 2 business days after you enroll in the Program you will be placed in the Premium Rate Program group for the remainder of the grace period. See Section 2 of these Terms and Conditions for information about the grace period.
- We look at your linked checking account on the first business day of each calendar month, even during the grace period, to determine if your enrolled savings account qualifies for Program group rates. We call this the Determination Date.
- When we review your linked checking account on the Determination Date, if your activity in the linked checking account meets the requirements for one of the Program groups, then your enrolled savings account is considered a Qualified Account and will be placed into the applicable Program group – either the Premium Rate Program group or the Military-Pay Rate Program group.
- If your enrolled savings account is not a Qualified Account and if you are not receiving Grace Period Benefits, your enrolled savings account will earn interest at the Program's Base Rates for enrolled savings accounts.

This is a high-level overview of how the Program works. You should review all of the details provided in these Terms and Conditions to ensure you understand the Program.

Question 3. How do I qualify for higher Program group interest rates on my enrolled savings account?

Answer 3. We will look at your enrolled savings account on the first business day of each calendar month to determine if you meet the requirements for one of the Program groups. This is the Determination Date. If you meet the requirements for one of the Program groups at that time, then we will consider your enrolled savings account to be a Qualified Account. Within 2 business days after the Determination Date, your enrolled savings account will begin to earn interest at the applicable Program rate for the best Program group it is qualified for.

This means your Program group and the related Program interest rate may change (increase or decrease) each month, depending on whether your enrolled savings account is a Qualified Account. If your enrolled savings account is not a Qualified Account on the Determination Date, then within 2 business days after the Determination Date, your enrolled savings account will begin to earn interest at the Base Rates set for savings accounts enrolled in the Program.

Question 4. What are the Program groups and how do I qualify for one?

Answer 4. There are currently two Program groups in the Program. Your enrolled savings account must meet the requirements for one of the Program groups to become a Qualified Account. Enrolled savings accounts that do not meet the requirements for one of the Program groups will earn interest at the Base Rate for enrolled savings accounts. Unenrolled savings accounts earn interest at the Standard Rate for unenrolled savings accounts.

Premium Rate

- You must have 5 qualifying transactions in your linked checking account in order to qualify for the Premium Rate Program group.
- We will only look at transactions in your linked checking account that post **after** you have enrolled in the Program and **after** the checking account has been linked.
- The 5 qualifying transactions in the linked checking account must have posted to the linked checking account during the calendar month immediately preceding the Determination Date in order for your enrolled savings account to be a Qualified Account. **NOTE: The calendar month is likely to be different from the statement cycle for your linked checking account.**
- **Qualifying Transactions:** A qualifying transaction in the linked checking account is a transaction initiated by the checking account owner. Qualifying transactions may be debits from the account. Qualifying transactions may also be credits to the account, including direct deposits, such as your wages, that you set up to the linked checking account. Only transactions that have posted to the linked checking account during the calendar month immediately preceding the Determination Date and that are not pending transactions will be considered qualifying transactions.

Overdraft protection transfers and advances are **NOT** qualifying transactions. Any transfers between the linked checking account and other USAA Federal Savings Bank checking or savings accounts, regardless of who owns the

other USAA Federal Savings Bank account, are **NOT** qualifying transactions. Any transactions that are not initiated by the checking account owner are **NOT** qualifying transactions. Any transaction that is not a qualifying transaction will **NOT** be considered for purposes of meeting the monthly transactions requirement.

Military-Pay Rate

- You must receive a Qualifying Direct Deposit into your linked checking account **after** you have enrolled in the Program and **after** the USAA Classic Checking account has been linked.
- A **Qualifying Direct Deposit** is a direct deposit into the linked checking account of at least \$1 of United States military-related pay from the Defense Finance and Accounting System (DFAS) or from the United States Department of Treasury.
- You will not have to meet any other qualifying transactions requirement in your linked checking account to qualify for the Military-Pay Rate Program group.
- Your enrolled savings account will continue to be a Qualified Account in the Military-Pay Rate Program group for 6 months following the date of each Qualifying Direct Deposit. NOTE: If your savings account is no longer enrolled in the Program, this 6-month period does not apply and your savings account will no longer earn Program rates. The unenrolled savings account will be set to earn interest at the Standard Rates for unenrolled savings accounts.
- The Program rates for each balance tier in the Military-Pay Rate Program group will never be less than the Program rate set for the corresponding balance tier in the Premium Rate Program group.

Section 2. Grace Period

Question 5. When I enroll in the Program, when do I begin earning at the higher rates?

Answer 5. When you first enroll an eligible savings account in the Program, we provide a 60-day “grace period” for you to meet the requirements for Program rates. After the grace period ends, the enrolled savings account will continue to receive Grace Period Benefits through the next Determination Date.

Grace Period Benefits. Within 2 business days after you enroll in the Program, we set your enrolled savings account to begin earning interest at the Program rate for the Premium Rate Program group. This provides you with time to link an eligible checking account to meet the qualification requirements for Program group rates. We will look at your enrolled savings account on each Determination Date during the grace period to see if you received a Qualifying Direct Deposit in your linked checking account and qualify for the Military-Pay Rate Program group. If so, we will set your enrolled savings account to earn interest at the rates for the Military-Pay Rate Program group.

The following examples illustrate how Grace Period Benefits work. See **Question 6** for information on what happens if your enrolled savings account is not a Qualified Account after the grace period ends.

Example: Amanda enrolls a USAA Performance First Savings account in the Program on April 15. No later than April 17, we will complete our processing of Amanda’s enrollment and set up Amanda’s enrolled USAA Performance First Savings account to earn interest at the Program rate for the Premium Rate Program group. Since Amanda enrolled in the Program on April 15, her grace period ends 60 days later on June 14. Amanda does not receive any military-related pay.

The monthly statement cycle for Amanda’s USAA Performance First Savings account is April 1 through April 30. Amanda’s account will earn interest at the Standard Rate for unenrolled savings accounts from April 1 through the date the account is enrolled in the Program **AND** is set up to begin earning Program rates -- no later than April 17. Amanda’s enrolled savings account will earn interest at the applicable Program rate for the Premium Rate Program group, beginning no later than April 17, throughout the 60-day grace period. When Amanda’s 60-day grace period ends on June 14, Amanda’s enrolled savings account will continue to earn interest at this rate through the next Determination Date, which will be the first business day in July. On the first business day in July, the Determination Date for July, we will determine if Amanda’s enrolled savings account is a Qualified Account, as described in **Question 3**, and her enrolled savings account will earn interest based on that determination.

Example: Eric enrolls a USAA Performance First Savings account in the Program on September 22 and links his USAA Classic Checking account. No later than September 24, we will set up Eric’s enrolled USAA Performance First Savings account to earn interest at the Program rate for the Premium Rate Program group. On September 30, Eric’s linked checking account receives a direct deposit from the U.S. Treasury of his pay as a member of the U.S. Coast Guard.

The monthly statement cycle for Eric's USAA Performance First Savings account is September 1 through September 30. Eric's account will earn interest at the Standard Rate for unenrolled savings accounts from September 1 through the date the account is enrolled in the Program AND is set up to begin earning Program rates -- no later than September 24. Eric's enrolled savings account will earn interest at the applicable Program rate for the Premium Rate Program group, beginning no later than September 24. On the first business day in October, the first Determination Date, we will review Eric's enrolled savings account and linked checking account. Since Eric received a Qualifying Direct Deposit in his linked checking account after enrolling in the Program and linking the account, his enrolled savings account qualifies for the Military-Pay Rate Program group. Within 2 business days after the October Determination date, we will set up Eric's account to earn interest at the Program rate for the Military-Pay Rate Program group. When Eric's Grace Period Benefits end on November 21, his enrolled savings account will continue to earn interest at the Program rate for the Military-Pay Rate Program group for 6 months following the date of the most recent Qualifying Direct Deposit to his linked checking account.

Question 6. What happens if I don't meet the qualifying transactions requirement by the time my Grace Period Benefits end?

Answer 6. On the first business day of the calendar month after the 60-day grace period ends, the Determination Date, we will review your enrolled savings account to determine whether your enrolled savings account is a Qualified Account. If you have not met the requirements for one of the Program groups, your account will remain enrolled in the Program and, beginning within 2 business days after this Determination Date, your enrolled savings account will be set to earn interest at the Base Rate for enrolled savings accounts. This allows you to continue to work on meeting the requirements for the higher Program group rates without needing to re-enroll in the Program.

Example: Continuing the first example in **Question 5**, using Amanda's enrolled USAA Performance First Savings account, when the 60-day grace period ends in June, Amanda's enrolled savings account will continue to earn interest at the Program rate for the Premium Rate Program group through the July Determination Date. On the first business day in July, the July Determination Date, we will review Amanda's linked checking account to determine if Amanda has met the requirements for either the Premium Rate Program group or the Military-Pay Rate Program group. If the account has not met the requirements for either Program group, then, within 2 business days after the July Determination Date, Amanda's enrolled USAA Performance First Savings account will earn interest at the Base Rate for enrolled USAA Performance First Savings accounts.

However, if Amanda has met the requirement of 5 qualifying transactions in her linked checking account when we review the account on the July Determination Date, then Amanda's enrolled USAA Performance First Savings account is a Qualified Account and would continue to earn interest at the Program rate for the Premium Rate Program group through the next Determination Date on the first business day in August.

Question 7. Can I re-enroll in the Program and get a new grace period if I didn't meet the requirements?

Answer 7. No. Each eligible savings account enrolled in the Program can only receive Grace Period Benefits one time.

Question 8. What happens if I unenroll from the Program or if my enrolled savings account becomes ineligible during the grace period?

Answer 8. Your grace period is based on the date you first enroll your eligible savings account in the Program. If you unenroll from the Program during the grace period, or if your enrolled savings account becomes ineligible during the grace period, and you later re-enroll in the Program, you will not start a new grace period. If you re-enroll in the Program during your grace period, you will receive Grace Period Benefits for the remainder of your grace period.

Example: Paolo enrolls an eligible savings account in the Program on April 5. Paolo's 60-day grace period begins on April 5 and will end on June 4. Paolo unenrolls from the Program on April 20. Paolo re-enrolls this savings account on May 15, before the grace period ends on June 4. Paolo's savings account will earn interest as follows:

1. No later than April 7, 2 business days after Paolo first enrolled in the Program, his enrolled savings account will begin to receive Grace Period Benefits and earn interest at the Program rate for the Premium Rate Program group.
2. During our nightly processing on April 20, the day Paolo unenrolled from the Program, Paolo's savings account will be set to earn interest at the Standard Rate for unenrolled savings accounts.

3. No later than May 17, 2 business days after Paolo re-enrolls in the program, Paolo's enrolled savings account will again begin to receive Grace Period Benefits and will earn interest at the Program rate for the Premium Rate Program group, since his grace period has not yet ended. Paolo's enrolled savings account will continue to receive Grace Period Benefits through the Determination Date immediately following the end of his grace period. In our example, this means through the July Determination Date since the grace period ends on June 4.
4. On the first business day in July, the next Determination Date, we will determine if Paolo's enrolled savings account is a Qualified Account for the July calendar month. If Paolo's enrolled savings account is a Qualified Account, then no later than 2 business days following the July Determination Date we will set up Paolo's enrolled savings account to begin earning Program rates for the applicable Program group.

Section 3. Enrolling in the Program and Account Eligibility

Question 9. How do I enroll in the Program and when is my enrollment effective?

Answer 9. You can enroll in the Program by completing the enrollment process on usaa.com or in the USAA Mobile App. The enrollment link is available from the account summary page for your USAA Performance First Savings account, or from the Relationship Rates Program page. You can also call us to enroll in the Program.

We consider you to be enrolled in the Program as soon as you complete the enrollment process on usaa.com, in the USAA Mobile App, or through one of our Member Service Representatives. Your grace period begins at this time, even if we need additional time to process your enrollment and set up your Grace Period Benefits.

Question 10. Who can enroll the eligible savings account in the Program?

Answer 10. Any account owner can enroll an eligible savings account in the Program.

If you have a Power of Attorney on file for your banking activities, the Attorney-in-Fact is only able to enroll your savings accounts in the Program by phone. If an account is already enrolled in the Program, the Attorney-in-Fact may only link accounts, make changes to linked accounts, or unenroll the account by phone.

If you have not requested that your Attorney-in-Fact be associated with your eligible savings account, then your Attorney-in-Fact may not be able to enroll the account in the Program. If this happens, an account owner will need to enroll the eligible savings account in the Program. Alternatively, contact us to ensure your Attorney-in-Fact is associated with your eligible savings account in our deposit account administration system.

Question 11. Can I enroll in the Program even if I don't have a checking account?

Answer 11. Yes. You only need to have an eligible USAA Performance First Savings account to enroll in the Program.

However, once your Grace Period Benefits end, if you don't have a checking account to link, you cannot qualify to earn interest at the Program rates for the Premium Rate Program group or the Military-Pay Rate Program group. You will only be able to earn interest at the Base Rates for enrolled savings accounts. So be sure to check our current savings account rates before enrolling to ensure you are receiving the best rates for your situation.

Question 12. What accounts are eligible for enrollment in the Program?

Answer 12. Only USAA Performance First Savings accounts are eligible for enrollment in the Program. An account must be in good standing to be enrolled. During the enrollment process, we will only permit you to enroll accounts that are in good standing.

The account must be owned by natural persons acting for themselves and not in a representative capacity. This means the account cannot be owned by a trust, a guardian or conservator, a Representative Payee, or a person acting in any other type of representative or fiduciary capacity.

IMPORTANT PRIVACY INFORMATION

If you enroll a joint savings account and link an individual checking account, your joint savings account owner may see account and transaction information as follows.

- Your individual checking account nickname, if you have one, and the last four digits of the account number.
- For Qualifying Transactions, details of up to 5 Qualifying Transactions in your linked checking account. These details include:
 - The date and the amount of the transaction.
 - The amount of the transaction will be masked to display only the cents and no whole dollar amounts. For example, a transaction made on February 10, 2024, in the amount of \$127.36 would display the transaction date of “2/10/2024,” and a masked transaction amount of “\$**.36.”
 - Transaction details will not include merchant information, check numbers, or other specific identifying details in order to better protect your privacy.
- For Qualifying Direct Deposits, the date of the deposit and the payor, such as DFAS or the U.S. Treasury. The amount of the deposit will not be displayed.

If you do not agree to your joint savings account owner knowing about your individual checking account or knowing transaction details as described, you should not link your individual checking account to the enrolled joint savings account.

If your joint account owner has questions about the activity in your linked individual checking account, we will refer them to you. We're unable to give them additional information about accounts they don't own.

Question 13. I have a USAA Savings account and a USAA Performance First Savings account. Can I enroll all of my savings accounts in the Program?

Answer 13. No. Only USAA Performance First Savings accounts are eligible to enroll in the Program. USAA Savings accounts and USAA Youth Savings accounts are not eligible to enroll in the Program.

However, if you have more than one USAA Performance First Savings account, you may enroll multiple accounts as long as each USAA Performance First Savings account meets the eligibility requirements for the Program.

Question 14. Can my enrolled savings account become ineligible for the Program?

Answer 14. Yes. If your enrolled savings account is no longer in good standing, it will be ineligible and we will unenroll it from the Program. You may re-enroll the account in the Program once it is in good standing.

If the savings account is unenrolled, the savings account will earn interest at the applicable Program rate, either the Base Rate or a Program group rate, through the last day the account was enrolled in the Program. After that, the unenrolled savings account will earn interest at the applicable Standard Rate for unenrolled savings accounts.

Example: Oliver enrolled his USAA Performance First Savings account in the Program and has been earning Program rates for several months. On December 11, Oliver's enrolled savings account was no longer in good standing. As a result, Oliver's enrolled savings account became ineligible to remain in the Program. During our nightly processing on December 11, we unenrolled Oliver's USAA Performance First Savings account from the Program. Oliver's USAA Performance First Savings account earned interest at the applicable Program rate through December 11. Beginning on December 12, Oliver's account was set to earn interest at the applicable Standard Rate for unenrolled USAA Performance First Savings accounts. When the account is again in good standing, it will be an eligible account, and Oliver may re-enroll the account in the Program. If the re-enrolled savings account is not eligible for Grace Period Benefits (described more fully in **Question 5**), it will earn interest at the Base Rate for enrolled accounts through the next Determination Date.

Section 4. Linking a checking account

Question 15. What checking accounts are eligible to be linked to my enrolled savings account?

Answer 15. Only USAA Classic Checking accounts in good standing are eligible to be linked for Program purposes. You must be an account owner of the USAA Classic Checking account you want to link to your enrolled savings account to be used to qualify for Program group rates. A checking account cannot be linked if it includes someone who is not an owner of the enrolled savings account. During the account linking process, we will only permit you to link a checking account that is in good standing and that is available for you to link to the enrolled savings account. We will process your request to link an eligible account within 2 business days of your request.

The checking account must be owned by natural persons acting for themselves and not in a representative capacity. This means the checking account cannot be owned by a trust, a guardian or conservator, a Representative Payee, or a person acting in any other type of representative or fiduciary capacity. USAA Youth Spending Accounts are not eligible to be linked to an enrolled savings account.

Question 16. My enrolled savings account is a joint account and has several account owners, do they all have to be account owners on the USAA Classic Checking account I want to link to be used to qualify for Program group rates?

Answer 16. No. You may elect to link your individual USAA Classic Checking account to your enrolled savings account.

However, when you elect to link your individual checking account, the other account owners on your enrolled savings account will be able to see basic details about the account and about some of the transactions in your linked individual checking account that are qualifying transactions. This is described more fully in the **Important Privacy Information** that follows. The other account owners of your enrolled savings account may ask you for additional details about transactions in your linked individual checking account and how you are working to meet the requirements for a Program group in order for the enrolled savings account to qualify for Program group rates.

We cannot provide additional information about your accounts to someone who is not an owner of the linked checking account or is not otherwise authorized to receive such information.

IMPORTANT PRIVACY INFORMATION

If you enroll a joint savings account and link an individual checking account, your joint savings account owner may see account and transaction information as follows.

- Your individual checking account nickname, if you have one, and the last four digits of the account number.
- For Qualifying Transactions, details of up to 5 Qualifying Transactions in your linked checking account. These details include:
 - The date and the amount of the transaction.
 - The amount of the transaction will be masked to display only the cents and no whole dollar amounts. For example, a transaction made on February 10, 2024, in the amount of \$127.36 would display the transaction date of "2/10/2024," and a masked transaction amount of "\$**.36."
 - Transaction details will not include merchant information, check numbers, or other specific identifying details in order to better protect your privacy.
- For Qualifying Direct Deposits, the date of the deposit and the payor, such as DFAS or the U.S. Treasury. The amount of the deposit will not be displayed.

If you do not agree to your joint savings account owner knowing about your individual checking account or knowing transaction details as described, you should not link your individual checking account to the enrolled joint savings account.

If your joint account owner has questions about the activity in your linked individual checking account, we will refer them to you. We're unable to give them additional information about accounts they don't own.

Question 17. I have several checking accounts. Can I use all of them to meet the qualifying transactions requirement for the Program?

Answer 17. No. You may only link a single checking account to an enrolled savings account.

However, if you have enrolled multiple savings accounts in the Program, you can link the same eligible checking account to each enrolled savings account. We will process your request to link an eligible checking account within 2 business days of your request.

We will determine the applicable Program group and Program rate for each enrolled savings account separately based on the activity in the linked checking account.

Example:

Ahmed has two USAA Performance First Savings accounts, USAA Performance First Savings account 1 and USAA Performance First Savings account 2, and has enrolled them both in the Program. Ahmed has one USAA Classic Checking account.

Ahmed has linked the USAA Classic Checking account to each of the enrolled savings accounts. On the first business day of each calendar month, each Determination Date, we will separately determine whether each enrolled savings account is a Qualified Account based on the activity in the linked USAA Classic Checking account.

Question 18. Can my linked checking account become ineligible to be linked to my enrolled savings account?

Answer 18. Yes. If your linked checking account is no longer in good standing, it will be ineligible and we will de-link it from the enrolled savings account. You may re-link the account to the enrolled savings account once it is again in good standing.

In addition, if there is a change to the ownership of your linked checking account, we will deem it to be ineligible and we will de-link it from the enrolled savings account. This helps us to ensure checking accounts are appropriately linked to the savings account after a change in ownership. You can re-link it if it is still an eligible checking account. During the account linking process, we will only permit you to link the checking account if it is still eligible for you to link to the enrolled savings account.

When the checking account is de-linked, the enrolled savings account will continue to earn interest at the applicable Program group rate or Base Rate through the next Determination Date. After that, the enrolled savings account will earn interest based on the review conducted on that Determination Date.

Example:

Nia has enrolled an eligible savings account in the Program and has linked an eligible checking account to the enrolled savings account. Nia's enrolled savings account is currently a Qualified Account.

Nia's linked checking account became an ineligible account on September 15 and has been de-linked. Before the checking account was de-linked, 3 qualifying transactions had posted to the account in September.

Nia's enrolled savings account will continue to earn interest at the applicable Program group rate through the October Determination Date. On the first business day of October, the next Determination Date, assuming that Nia has not linked a new eligible checking account, Nia's enrolled savings account will no longer be a Qualified Account because there were not enough qualifying transactions in the checking account in September before it was de-linked. As a result, beginning no later than 2 business days after the October Determination Date, Nia's enrolled savings account will earn interest at the applicable Base Rate for savings accounts enrolled in the Program.

Question 19. Who decides which USAA Classic Checking account can be linked to be used to qualify for Program group rates?

Answer 19. Any account owner of the enrolled savings account can link a USAA Classic Checking account that they own. An account owner of the enrolled savings account cannot link a USAA Classic Checking account that they do not own. We will only display accounts that are available **to you** to be linked when you manage your linked accounts, even if a joint owner of the enrolled savings account may also have accounts that could be linked.

IMPORTANT PRIVACY INFORMATION

If you enroll a joint savings account and link an individual checking account, your joint savings account owner may see account and transaction information as follows.

- Your individual checking account nickname, if you have one, and the last four digits of the account number.
- For Qualifying Transactions, details of up to 5 Qualifying Transactions in your linked checking account. These details include:
 - The date and the amount of the transaction.
 - The amount of the transaction will be masked to display only the cents and no whole dollar amounts. For example, a transaction made on February 10, 2024, in the amount of \$127.36 would display the transaction date of "2/10/2024," and a masked transaction amount of "\$**.36."
 - Transaction details will not include merchant information, check numbers, or other specific

identifying details in order to better protect your privacy.

- For Qualifying Direct Deposits, the date of the deposit and the payor, such as DFAS or the U.S. Treasury. The amount of the deposit will not be displayed.

If you do not agree to your joint savings account owner knowing about your individual checking account or knowing transaction details as described, you should not link your individual checking account to the enrolled joint savings account.

If your joint account owner has questions about the activity in your linked individual checking account, we will refer them to you. We're unable to give them additional information about accounts they don't own.

Question 20. What if I want to change the USAA Classic Checking account that is linked?

Answer 20. Any account owner of the enrolled savings account may change the linked checking account at any time. You may want to coordinate with other account owners of the enrolled savings account to determine which USAA Classic Checking account will be linked.

Section 5. Notifications, Reporting Problems, Interest Rates, and Other Information

Question 21. Will I receive any specific notifications about the Program?

Answer 21. We work to keep you informed about your accounts. You can review the Program status for your enrolled savings account on usaa.com and in the USAA Mobile App. We will provide other communications that we determine are appropriate. You can contact us if you have questions.

Question 22. What if I receive United States military-related pay in the linked checking account, but I am not receiving the Military-Pay Rate on my enrolled savings account?

Answer 22. Contact us and we will work with you to verify your eligibility for the Military-Pay Rate.

Question 23. What if I completed 5 transactions in the linked checking account, but I am not receiving the Premium Rate on my enrolled savings account?

Answer 23. Contact us and we will work with you to verify your eligibility for Premium Rates.

Question 24. I received a letter stating that my qualification status has changed, but it is wrong. What do I do?

Answer 24. Contact us and we will work with you to verify the qualification status of your enrolled savings account. **NOTE: You MUST contact us within 60 days after we send or otherwise make the letter available to you informing you of a change in your qualification status.**

If you fail to notify us within this time period, you agree that:

- We are not obligated to accept a claim related to the change in the qualification status of your enrolled savings account.
- We are not liable to you for any additional interest that might have been earned on your enrolled savings account.

After you report problems with the qualification of your enrolled savings account, you agree that:

- We have a reasonable period of time to investigate the facts and circumstances surrounding the qualification status of the enrolled savings account and that we have no obligation to adjust the interest rate for your enrolled savings account or provisionally credit your account, unless otherwise required by law.
- You will fully cooperate with us in the investigation of any error, and you will provide us with all the information and documentation requested. We may deny your claim if you fail to provide us with any requested information or documentation in a timely manner.
- Our maximum liability is the amount of interest that should have been credited to the enrolled savings account if we determine there was an error in the qualification status of the enrolled savings account.

Question 25. Can I verify whether my enrolled savings account is a Qualified Account?

Answer 25. Yes. There are several ways you can check to see whether your enrolled savings account is a Qualified Account.

- You can review the account details for your enrolled savings account on usaa.com or in the USAA Mobile App by selecting the “My Relationship Rates” link in the account summary for your enrolled savings account.
- You can also use your account statements to review the detailed transaction history for your linked checking account. You may have to look at several statements for the linked checking account because we review the transactions that posted to the linked checking account during the calendar month. The linked checking account statement period is likely to be different than a calendar month.

Example: Priya enrolled her USAA Performance First Savings account in the Program and linked her USAA Classic Checking account. The statement cycle for her enrolled savings account is April 1 through April 30. The statement cycle for her linked checking account is March 5 through April 4. On May 15, Priya wants to see if her enrolled savings account is a Qualified Account. Priya does not receive any military-related pay.

The most recent Determination Date was May 1. Priya should review the transactions shown on the following checking account statements: the statement covering activity from March 5 through April 4, and the subsequent statement covering activity from April 5 through May 4. Priya should look at transactions that posted from April 1 through April 30. See **Question 4** for information about which transactions are qualifying transactions. If at least 5 qualifying transactions posted from April 1 through April 30, then Priya has met the qualifying transactions requirement for the Premium Rate Program group and her enrolled savings account will be a Qualified Account on the May 1 Determination Date. No later than May 3, Priya’s enrolled savings account will be set to earn interest at the Program group rate for enrolled savings accounts in the Premium Rate Program group.

Question 26. How do I know what the interest rate will be on my enrolled savings account?

Answer 26. There are two primary factors that determine the interest rate for your enrolled savings account: first, whether your enrolled savings account is a Qualified Account; and second, the ledger balance of the enrolled savings account.

If you are **NOT** receiving Grace Period Benefits, then your enrolled savings account will earn interest at the Base Rate for enrolled savings accounts until it becomes a Qualified Account and qualifies for Program group rates. You can qualify for the Program group rates by meeting the requirements outlined in **Question 4** for one of the Program groups. Once your enrolled savings account becomes a Qualified Account, your enrolled savings account will earn interest at the applicable Program group rate. We determine whether your enrolled savings account is a Qualified Account on each Determination Date.

Your enrolled savings account is a tiered-rate account. This means it earns interest based on the ledger balance in the account. Interest rates are tiered for the Standard Rate for unenrolled savings accounts, the Base Rates for enrolled savings accounts, and for the rates for each Program group for Qualified Accounts.

You can find the current interest rates and annual percentage yields, or APYs, as well as the balance tiers, with our other deposit rates. See the Savings Accounts page on usaa.com or in the USAA Mobile App. You can also call us. Remember that we can change the interest rates associated with the Program and balance tiers at any time.