

UNITED SERVICES AUTOMOBILE ASSOCIATION
MEMBER VALUE AND MARKETING COMMITTEE
OF THE BOARD OF DIRECTORS
CHARTER

I. SCOPE AND PURPOSE:

The Member Value and Marketing Committee (“Committee”) is established by the Board of Directors (“Board”) of United Services Automobile Association (“USAA” or “Association”) to review and oversee member service and member experience. The Committee will: (i) review strategic programs and projects related to member experiences; (ii) review the metrics and status of member experiences, solutions, and related service excellence; and (iii) provide guidance on the marketing and strategic plans of the Association. In executing these responsibilities, the Committee will seek the alignment with business strategy, risk appetite, and risk management practices. The Committee will also review and recommend changes, where appropriate, to USAA’s membership eligibility guiding principles, evaluate member and corporate performance with respect to membership, and oversee the operation of the Advisory Panel.

II. RESPONSIBILITIES:

The Committee shall have the following responsibilities:

A. Strategic Planning and Initiatives:

1. Review, at least annually, USAA’s member and marketing strategies and relevant industry trends.
2. Periodically review and discuss major USAA member and marketing initiatives, including their effectiveness, and assess whether such initiatives align with overall corporate strategy and brand
3. Periodically monitor USAA’s marketing performance, including related key metrics.
4. Periodically monitor the effectiveness of USAA’s brand in the marketplace.

B. Membership:

1. As necessary, review the provisions of Article II of the Bylaws of USAA titled "Membership" and other related policies regarding membership eligibility and evaluate whether such provisions are consistent with USAA’s mission.
2. As necessary, recommend changes to the Bylaws of USAA or other related policies affecting membership, for approval by the Board and, when required, by the members of USAA.

C. Member Solutions and Service Excellence:

1. Review USAA's strategy and plans regarding engagement with and service to members, including interacting digitally with members, using technology to appropriately reach and serve members and consideration of innovations and technology trends that impact such strategies.
2. Review member performance results and actions that USAA is taking to maintain and improve the member experience.
3. Review trends and issues identified through member complaint handling, including compliance-related complaints, regulatory agency complaints and overall complaints received through member contact channels.
4. Review initiatives to deliver member value, the perceived overall benefit and positive impact that USAA delivers to its members by consistently and compliantly putting their needs, goals and well-being first.
5. Review initiatives to address member service as one element of member value and provide insight into delivery compared to member expectations.

D. Committee Performance:

1. Annually review and assess the Committee's performance and provide the results to the Board.
2. Annually review the Committee charter and recommend any necessary changes for approval by the Board.
3. As necessary, recommend to the Board investigations into any matters under the Committee's purview.

E. Advisory Panel:

1. Oversee and review feedback and input from the Advisory Panel, as appropriate.
2. At least biennially, review and, as needed, approve updates to the Advisory Panel charter.

F. Other:

1. Perform such other duties as may be delegated to it from time to time by the Board.
2. The Committee may delegate its authority to subcommittees, which shall report regularly to the Committee.

III. DURATION:

The Committee shall continue in existence until dissolved by the Board.

IV. COMMITTEE CHAIR:

The Chair of the Committee, and if the Committee so decides a Vice Chair of the Committee, shall be elected by the Board at least annually, or as necessary, with due consideration given to nominee(s) recommended by the Nominating and Governance Committee of the Board. In the event of the death, disability, resignation, or other incapacity that prevents the Committee Chair from properly performing his or her duties, the duties of the Committee Chair shall pass to a Committee member designated by the Committee until a new Committee Chair is elected as provided for herein.

V. COMMITTEE MEMBERSHIP:

The Committee shall consist of at least three members, including the Chair. The membership of the Committee shall be through appointment by the Board, on consideration of nominee(s) recommended by the Committee. The Board shall have the authority to fill any vacancies and to remove any Committee member for any reason.

VI. OUTSIDE CONSULTANTS:

The Committee shall have the sole authority, without further approval by the Board, to select, retain, evaluate the performance of, and terminate such outside consultants or counsel as it determines appropriate to assist it in the performance of its functions, to conduct investigations in accordance with the law or to advise or inform the Committee. The Committee shall be able to approve, without further approval by the Board, any compensation payable by USAA to such consultant(s), including fees, terms, and other conditions for the performance of such services.

VII. MEETINGS:

The Committee shall meet at such times and shall conduct such business as required to fulfill its responsibilities under this charter, with at least four regular meetings per year. Agendas and materials will be provided to Committee members in advance of any regular meetings. Special meetings may be held as called by the Committee Chair in consultation with the Chairman.

A majority of the members of the Committee shall constitute a quorum and the affirmative vote of a majority of the members of the Committee participating in any meeting of the Committee is necessary for the approval of any Committee business. The Committee may also act by unanimous written consent. Meetings by telephonic or video conference call are authorized, and actions taken during such meetings shall have the same force and effect as actions taken at an in-person meeting.

Meetings are to be attended only by members of the Committee, the appointed recorder, designated management, and guests approved by the Committee Chair.

VIII. MINUTES AND REPORTS:

The Corporate Secretary, in collaboration with the Committee Chair, shall designate a person to record the proceedings of the Committee's meetings. The records of the Committee's meetings shall be confidential and retained in accordance with USAA's records retention schedule.

The Committee Chair may authorize the creation and distribution of reports or position papers as appropriate. The Committee shall make regular reports to the Board regarding its deliberations and actions and to make recommendations to the Board.

IX. EFFECTIVE DATE:

This charter shall be effective upon approval by the Board on November 21, 2025, and shall govern the operation of the Committee hereafter.