The One Community Bank NextGen app helps kids and teens learn a balanced financial lifestyle by taking money earned or given and providing a firsthand experience on saving†, sharing† and spending.

The app and prepaid debit card are designed for kids/teens 8-17 years old.

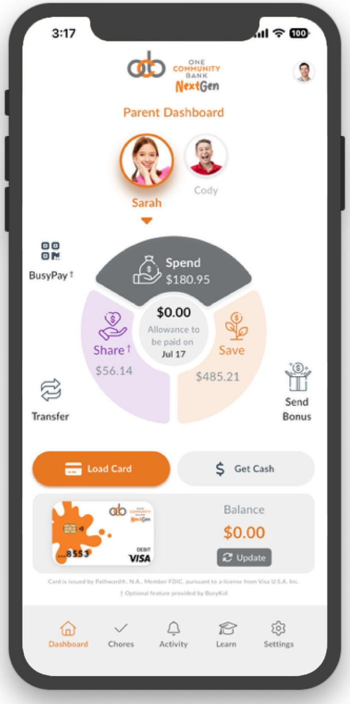
- Each account can have two parents (one as primary) and up to five kids (with prepaid debit cards). The account can have more than five kids but just five with cards.

- Kids can complete chores and earn allowance, or if the family doesn’t believe in chores, kids can just be paid weekly or receive bonuses anytime. Parents can also set up an auto-allowance to pay any amount once a week or twice a month.

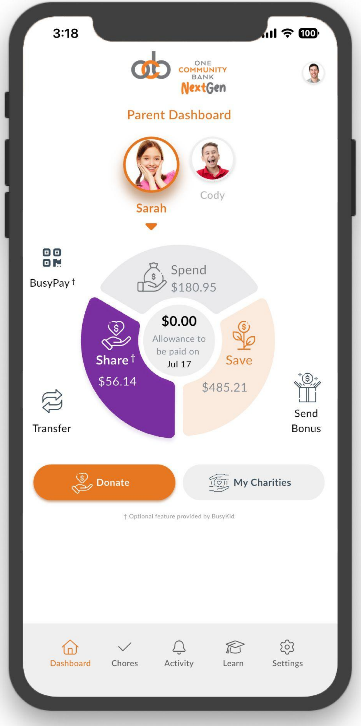
The One Community Bank NextGen program is provided through BusyKid. The BusyKid Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.

† Optional feature is a BusyKid product.

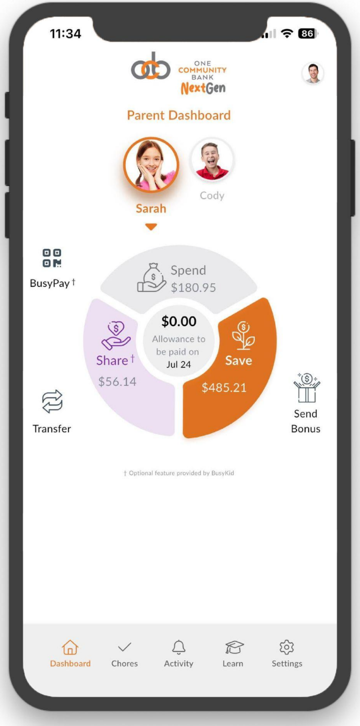
Spend



Share†



Save†



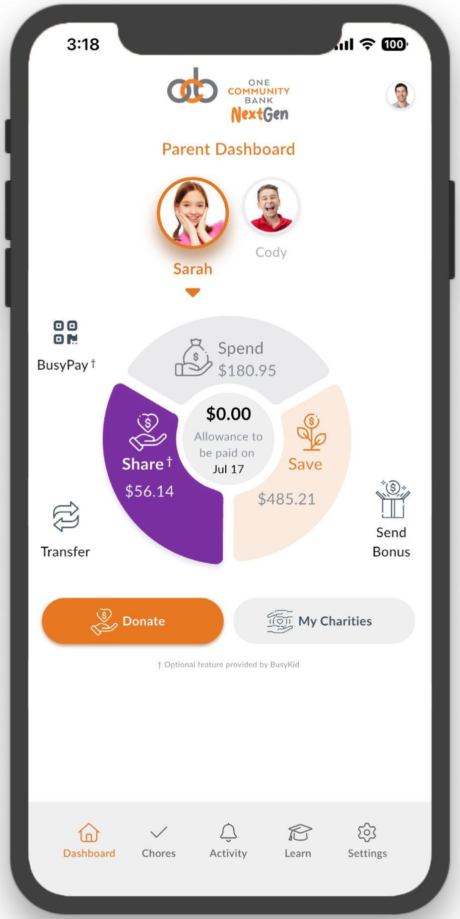
The One Community Bank NextGen program is provided through BusyKid. The BusyKid Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.

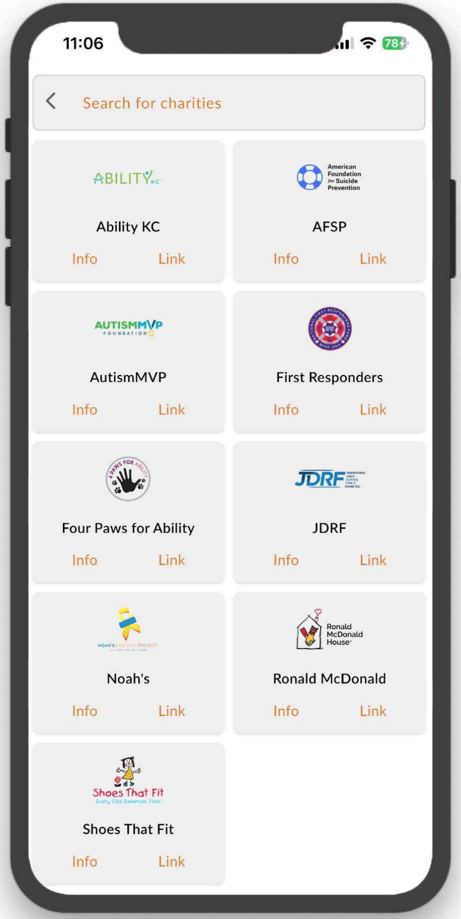
† Optional feature is a BusyKid product.

The **Parent** dashboard **(Spend highlighted)** provides the parent and child the best overall view of the account:

1. **The Circle -** Shows the balance for Spend, Share† and Save†
2. **Center Circle -** What allowance is to be paid this week
3. **Load Card button -** Press to add money to the prepaid debit card
4. **Get Cash button -** Way for parent to push money back to funding source after buying a child something (IOU)
5. **Card image and Balance -** If the prepaid debit card has a lock image on it, the needs to be activated. Balance will update each time the dashboard is refreshed.
6. **BusyPay† -** Way for others to add money to child account. Parents can turn off in Settings.
7. **Transfer -** Lets the user move money between the three areas. Parents can turn off in Settings.
8. **Send Bonus -** Only shows on parent dashboard and allows parent to add funds to the account or direct to card.

The One Community Bank NextGen program is provided through BusyKid. The BusyKid Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.
† Optional feature is a BusyKid product.



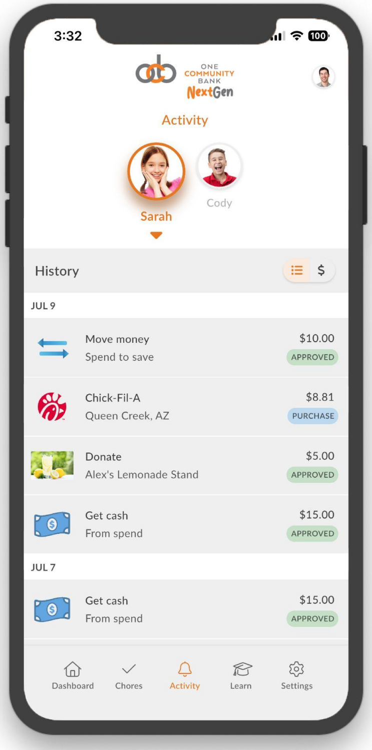


The **Share** dashboard shows everything the Spend does until the user taps the Share button. At that point, the card info goes away and the “**Donate**” and “**My Charities**” buttons appear.

Press “Donate” to make a donation and “My Charities” to see what has already been donated. **Parent is actually making the donation.** The child will request with notice and funds being sent to parent.

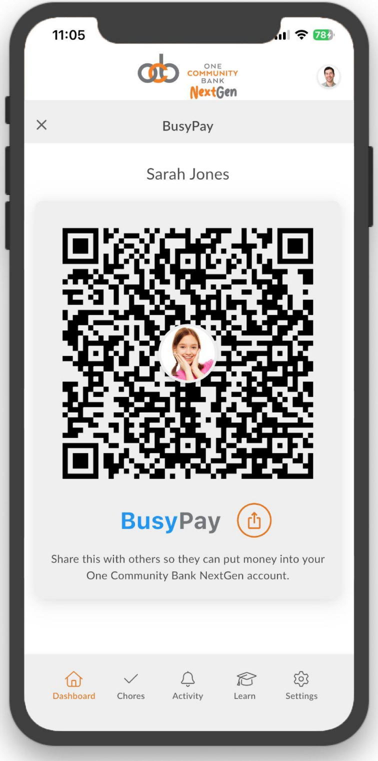
You have local charities included but there are more than 80 charities in the app.

Activity Feed



The **Activity Feed** screen can be seen by parent and child. It shows all transactions for the account and card, including purchases, card loads, donations, paydays, declined transactions (with reason), card fees and failed transactions.

BusyPay



The **BusyPay**† feature allows family and friends to give a child money direct to their account. The child (or parent) shares the QR code and the recipient fills out the information, pays with credit/debit card, and child receives funds. Great for replacing gift cards on birthdays or holidays. Kids also use it to be paid for babysitting, mowing grass, etc.

The One Community Bank NextGen program is provided through BusyKid. The BusyKid Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.

†Optional feature is a BusyKid product.

Your Cards

These are prepaid debit cards that must have money added to them before use. The typical card delivery is 7-10 business days.

Cards can get declined for insufficient funds, wrong PINs, damage or card reader error. After 4th decline each month, cards will be charged an $.50 decline fee. Parents should have notifications enabled so they are notified on the first decline to go address the issue. An email is also sent to the parent.

The parent is applying for the card and should use the proper information. The child is an authorized user of the card. Applying for a card is same as applying for adult card (same identity verification process).

Must be 13+ to add to mobile wallets but cards can't be used with money sharing apps (Cash, Venmo, etc). A foreign transaction fee will be charged using the card when traveling abroad or buying from a web store overseas.

The One Community Bank NextGen program is provided through BusyKid. The BusyKid Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.

Other Program Notes:
- Parent must connect a funding source (checking account preferred). Credit and debit cards can be used for funding but the typical card transaction fee will be charged on each transaction where money is added to the card or child account.

- The app is preset with an allocation of funds (from allowance, bonus or BusyPay) into the Spend, Share†, Save† areas. The preset percentage of the money going into Save, Share and Spend depends on the child age. To change the allocation or remove it completely, customer needs to go to "Settings", tap "Manage Profile", tap on desired child, and slide the allocate bar over to the proper percentage

- The **Settings** area of the app is where a parent (child account doesn't have Settings area) can manage profiles, change a funding source, enable notifications, set chore reminders and access important documents. This is also where a customer can contact customer support. This area (Settings) is where other features - **Auto-Allowance**† and **Savings Match**†, can be enabled or adjusted.

- For customer assistance, go to "Help" (Settings in app) to chat with support team. The team can also be reached by email (help@busykid.com) or phone (201-597-0827). The FAQ section of app (in Help section) contains many questions/answers.

- If a parent/child needs to reset a card PIN or dispute a card charge, they should call the number on the back of the card and follow the instructions.

- Parents should have a different app account PIN than children to avoid possible entry to parent account by child.

- For parents with children without a mobile device, the app can also be accessed through a web-version of the app. While it may look a bit different depending upon the device, the overall experience will be the same. The URL is One.busykid.com

† Optional feature is a BusyKid product.