Fruitful $100 Referral Bonus Program Terms and Conditions

Effective as of 10/08/2026

These Terms & Conditions ("Program Terms") govern participation in the Fruitful, Inc. Referral Bonus Program ("Program"). By participating, both referrers and referees agree to these Program Terms.

The Program is offered, administered, and funded solely by Fruitful, Inc. The Program is not offered or administered by Emigrant Bank, and Emigrant Bank is not responsible for determining eligibility or paying any bonus.

Definitions

- **Active Money Map:** Established automation necessary to effect the money map.
- **Active Membership:** Have successfully logged into the Fruitful platform in the last 30 days prior to the referral link being used.
- **Good-Standing Membership:** A Membership that has not been closed or terminated, is not past due on any applicable Membership Fees, and is not subject to any restriction, freeze, or suspension. A participant is not required to retain any specific balance after satisfying the Qualifying Direct Deposit requirement.
- **Qualification Date:** The date on which the Referee has completed the required Set-up Session(s), established an Active Money Map containing at least one Fruitful Cash Account, and satisfied the Qualifying Direct Deposit requirement.
- **Qualifying Direct Deposit:** A new recurring electronic direct deposit by a payroll provider, gig economy payer, or benefits payer via Automated Clearing House (ACH) deposit or Original Credit Transaction (OCT). The total amount of all qualifying direct deposits credited to your Fruitful Cash Account(s) must be at least $2,000.00 within a thirty (30) day window.
- **Set-up Session(s):** Schedule and attend system set-up and activation meetings with Fruitful.

Eligibility

To participate as a **Referrer**, you must:

Be a Fruitful Member with an active Membership, Good-Standing Membership, and open Fruitful Cash Account both at the time the referral is made and when the Referee has completed the required Set-up Session(s), established an Active Money Map, and satisfied the Qualifying Direct Deposit requirement. Use of the designated referral link provided by Fruitful, unique to your membership, is required for payment of bonus. Employees of Fruitful are eligible to participate as referrers.

To participate as a **Referee**, you must:

Be a new Fruitful Member who has not held a Fruitful Membership at any point in the past. Sign up for a Fruitful Membership using the Referrer's designated referral link at the time of enrollment. Complete your Set-up Session(s) as well as have an active Money Map which includes at least one Fruitful Cash Account in good-standing on the Qualification Date, set up and receive a qualifying direct deposit(s) within

the first sixty (60) days of opening your first Fruitful Cash Account, and maintain an active and good-standing membership on the Qualification Date. Only one referee bonus may be earned per new member/membership.

Referral Bonus for Referrers

A Referrer will receive $100 for each eligible Referee membership who joins Fruitful using the Referrer's designated referral link and completes all eligibility requirements. Bonuses are capped at $500 total per Referrer on a membership basis, equivalent to a maximum of five (5) qualified referrals per year. The Referrer's bonus will be paid after Fruitful confirms the Referee has met all their eligibility conditions.

Bonus for Referees

A Referee who joins using a referral link may earn a $100 Fruitful bonus if:

- They are a new, first-time Fruitful Member, and
- They use a valid referral link during sign-up, and
- They complete their Set-up Session(s), and
- They have an active Money Map which includes at least one Fruitful Cash Account in good standing on the Qualification Date, and
- They set up and receive a qualifying direct deposit(s) within the first sixty (60) days of opening their first Fruitful Cash Account, and
- Maintain an active membership in good-standing on the Qualification Date.

Referees will receive their bonus after Fruitful confirms the above requirements have been met. Only one referee bonus may be awarded per new membership.

Awarding of Bonus

Bonuses are paid only to a Referrer's or Referee's open Fruitful Cash Account, which must be in good standing at the time of payout. Bonuses will not be paid to any non-Fruitful cash accounts.

Fruitful will credit each applicable bonus within fifteen calendar days after the Qualification Date, subject to Fruitful's reasonable verification of the Program requirements.

Fraudulent, abusive, or suspicious activity, including self-referrals, duplicate memberships, misuse of referral links, or public posting of referral links (including but not limited to social media, bulletin boards, websites, etc.) may result in disqualification and forfeiture of bonuses.

The value of the bonus may be reported on the appropriate Internal Revenue Service (IRS) forms and may be considered taxable income to you. Please consult your tax advisor.

Changes to Program

Fruitful reserves the right to amend, modify, suspend, or cancel the Program or these Program Terms at any time, for any reason. Any amendment, modification, suspension, or cancellation will not affect a

bonus earned before its effective date. Fruitful will pay each earned bonus within the period stated under “Awarding of Bonus,” subject to the fraud and abuse provisions of these Program Terms.