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FAQs for employees

> GETTING STARTED

What is Cookie Jar?

Cookie Jar helps you set and meet your financial goals whether you're building your emergency fund or saving for a specific goal such as, a new car, your child's education or a vacation. Round up your credit card and checking account transactions with Cookie Jar and start saving for important financial milestones in your life.

How much does it cost to use Cookie Jar?

Your access to cookie jar is free — be sure to thank your employer!

What is a round up?

A round up is a calculated amount that rounds the value of a transaction up to the nearest dollar. For example, if you purchase a coffee for \$3.45, Cookie Jar rounds up the transaction to \$4.00 and deposits the extra \$0.55 into a savings account.

How do round ups work?

- Connect your checking account and, if you'd like, your credit card to your Cookie Jar account so we can see your weekly transactions
- Cookie Jar rounds up your transactions to the nearest dollar and transfers that amount via ACH from your checking account, which is your funding source, to your Cookie Jar savings account on the first business day of the week. To help you avoid overdraft fees, round ups only occur when you have at least \$100 in your account. Additionally, weekly round ups based on credit card transactions won't charge your credit card, the savings transfer will come from your checking account.
- Track your weekly round ups, savings goals, and spending habits with your online Cookie Jar account.

What happens to the round ups?

Cookie Jar deposits the round-ups in an FDIC-Insured non-interest bearing savings account on your behalf. You can always see your balance using the Cookie Jar app, and you can withdraw at any time without penalty.

How do I access the app?

Cookie Jar's mobile-responsive webapp can be accessed by going to www.cookiejarsavings.com. Our Apple and Android apps are in process.

Stay tuned!

Is my money protected?

Cookie Jar keeps your money in a FDIC insured non-interest bearing savings account and uses 256 bit encryption to keep your personal and financial information safe.

✓ SIGNING UP

✓ ROUND UPS AND MATCH

✓

DEPOSITS AND WITHDRAWALS

✓ ACCOUNT MANAGEMENT

✓ DATA AND SECURITY



PSIC-
P10.0-
W1-
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Cookie Jar™ Savings is brought to you by SafetyNet Insurance Agency, LLC., part of a financially strong insurance group that has been serving hardworking people for over 80 years.

Cookie Jar keeps your money in FDIC insured accounts.

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