

DECEMBER 2023

Customer Success SLA

First Dollar shall use best efforts to maintain the following minimum service levels and will track these service levels as set forth below. One business day is defined as a regularly scheduled work day for First Dollar employees Monday through Friday from 9:00am to 5:00pm CT, excluding any [First Dollar holidays](#) and emergency closings.

Customer Service for Members and Employers

Live, English-speaking support will be available Monday through Friday from 9:00 a.m. to 5:00 p.m. CT with a live customer service representative by phone, chat, and email.

Method	SLA
Phone	90% of calls are answered within 2 minutes
Chat	First response within 15 minutes as measured by an overall company median
Email	First response within 4 hours as measured by an overall company median

Online account access for both members and employers will be provided 24 hours a day, 7 days a week in English and Spanish. It is understood that online access may be interrupted for periodic maintenance on a regular basis. First Dollar shall use best efforts to schedule such maintenance between 1 a.m. and 4 a.m. CT to minimize disruption to members.

Interactive voice response support will be provided 24 hours a day, 7 days a week in English and Spanish.

Chat bot automation will be provided 24 hours a day, 7 days a week in English and Spanish.

Customer Service for Partners

Live, English-speaking support will be available Monday through Friday from 9:00 a.m. to 5:00 p.m. CT with a live customer service representative by phone, chat, and email.

Method*	SLA
Phone	90% of calls are answered within 2 minutes
Chat	First response within 15 minutes as measured by an overall company median
Email	First response within 2 hours as measured by an overall company median

Online account access for both members and employers will be provided 24 hours a day, 7 days a week in English and Spanish. It is understood that online access may be interrupted for periodic maintenance on a regular basis. First Dollar shall use best efforts to schedule such maintenance between 1 a.m. and 4 a.m. CT to minimize disruption to members.

Interactive voice response support will be provided 24 hours a day, 7 days a week in English and Spanish.

Chat bot automation will be provided 24 hours a day, 7 days a week in English and Spanish.

*Communication with a dedicated account manager is not included in the SLAs outlined in this document.

Other Account Servicing

Regular mail is reviewed, processed, or additional information requested within 5 business days or receipt for 80% of cases. Regular mail is defined as check deposits and withdrawal requests.

Claims are reviewed and an initial response provided to the member within 7 business days.

First Dollar will review each Client Data feed and notify Client within five (5) business days after receipt of Client Data of any format or timeliness issues known by First Dollar. First Dollar will also advise Client of the effects those issues may have on First Dollar's provision of the Service and on how to correct any issues.

Account Opening and Fulfillment Services

Accounts which have complete information and do not require exception processing shall be opened within 1 business day of receipt for 95% of applications.

HSA Only

Accounts which fail to meet the minimum requirements for KYC as defined by the US Patriot Act of 2001 and sponsor bank holding account deposits cannot be serviced by law.

Member account statements shall be available electronically within an average of 15 business days of the end of the previous cycle closing date for 99% of members.

The 1099-SA tax document will be available no later than January 31 for the prior tax year.

First Dollar will provide a welcome email to each account holder within 5 business days of the account opening, excluding any accounts that failed to meet the minimum requirements for KYC or require additional documentation to verify the member's details for account opening.

Product Enhancements & Defects

First Dollar has established the following process to address issues that are determined to be product enhancements and defects. This process may be modified from time to time and can be provided to partners at any time upon request.

Severity Level Standard Response Time

First Dollar tracks all issues in a tracking system (JIRA) that allows specification of severity and priority. The severity identified by the submitter is considered a proposed severity until it is approved or modified and approved by the product lead. Available severity ratings are shown in the table below along with a guideline for determining the appropriate severity and the target resolution timeline:

Severity	Guideline for Determination	Target Repair Timetable
Critical	<p>This issue is one that needs to be fixed immediately. It would typically have one of the following characteristics:</p> <ol style="list-style-type: none"> 1. It is causing the corruption of data, especially if the corruption is irreversible. 2. It represents a significant security exposure or has resulted in a security breach. 3. It is significantly impacting business or access for multiple customers, resulting from an access issue/outage. 4. It is preventing multiple members from accessing funds and no workaround exists. 5. It could lead to significant reputational damage to First Dollar, Inc. or our partner. 	<p>This issue should be hot-patched within 7 days. It should be immediately assigned to an engineer and as soon as the repair is identified, repaired, code read and tested, it should be deployed to the production environment.</p> <p>The assigned account, product, or engineering lead will keep all primary stakeholders apprised of the repair.</p> <p>Status updates should be sent out at least 1x per day.</p>
High	<p>This issue is one that needs to be fixed with high priority. It would typically have one of the following characteristics:</p> <ol style="list-style-type: none"> 1. It is preventing at least one member from accessing their account or funds. 2. It creates a funding delay on behalf of a partner or employer. 3. It affects the usage of a major feature(s) impacting multiple users. 4. It displays incorrect information to the member's account balance or other funds information. 	<p>This issue should be put into the current sprint or the next full sprint such that it is released to customers within 14 business days.</p>

Medium	<p>The impact of the issue is modest. It would typically have one of the following characteristics:</p> <ol style="list-style-type: none"> 1. There's a workaround that mitigates the issue 2. Member(s) can still access their account and/or funds 3. The issue is UI only and does not pose any additional risk beyond UI 	<p>This issue may be targeted for release within 30 days, but the timetable is completely up to the judgment of the product lead.</p>
Low	<p>This issue, question, or request doesn't impact account usage. Member(s) can still access their account and/or funds.</p>	<p>This issue should be released opportunistically at the discretion of the product lead, but its release may take significant calendar time based on engineering resources and other high-impact product needs.</p>

Application and Services Availability and up-time

In any given month where the service levels are not attained, partner shall note and expect that the financial penalty as noted in the chart below is assessed. In any given month, SLA penalties shall not exceed 5% of monthly fees. All SLAs are subject to a volume forecast provided to First Dollar at least 60 days prior to the reporting period. Any material increase in forecasted volume of a given metric, unless a result of First Dollar's performance of the Services, will negate any associated penalties for that metric.

Metric	Goal	Penalty ¹	Measurement
Calls to First Dollar customer service lines	See performance definition above.	1%	See performance definition above.
Chat and Email	See performance definition above.	1%	See performance definition above.
First Dollar Apps	99.9% or higher	1% from 99.5% to less than 99.9% 2% from 99% to less than 99.5% 3% less than 99%	The actual service uptime for the month a user can log in to First Dollar plus any agreed scheduled, and previously agreed unscheduled, downtime divided by the scheduled uptime for the month.
Bank Functions	No Commitments	No Commitments	First Dollar does not have control over clearing houses, banking partners, or payment networks in order to guarantee commitments that involve the authorization and speed at which money moves between systems.

¹ Percentage (%) of Health Wallet Admin Fee