

FEATURE MESSAGING

Money Movement, Notifications, & Support

Easy money movement:

- Easily move money in your Spruce account so you're in control
- Spend with Spruce account and card
- Transfer money between your spending account and savings accounts
- Fund your account by linking to another bank transfer or by direct deposit (ACH)
- Mobile check deposit via the app 30 days after opening an account
- Set optional transaction limits and view transactions and electronic statements
- Able to request a personal checkbook with a fee

Do not:

- State or imply that money can move easily outside of the Spruce accounts.

Do:

- Limit any messaging to easy money movement between Spruce accounts or saving goals.

Spending, security and engagement notifications:

- Set notifications to keep you in the know
- Monitor your spending by turning on notifications for transactions, withdrawals, and low spending balance
- Security notifications will let you know whenever there's activity, we think you should know about
- Manage your card (freeze, unfreeze, report damage, and/or stolen card)

Phone and chat support:

- Just need to speak to a human? We're here to help, right in the app or just a phone call away
- Call our help line or use our chat service
- Browse our FAQ section for answers other commonly asked questions