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## Family Bridge Program Terms and Conditions

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By using our Online Banking Service to provide your electronic authorization to participate as a connected Family Member (“you”) in our **Family Bridge** program (“Family Bridge”), you authorize East West Bank (“Bank”, “us”, “or”) to connect your eligible East West Bank Premier e-Checking account to the **Family Bridge** program and acknowledge that you have read and agree to these **Family Bridge Program Terms and Conditions**.

### Family Bridge Program Overview

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The Bank’s **Family Bridge** program allows a qualifying Student and one qualifying Family Member to connect their eligible East West Bank accounts for the purpose of extending **Family Bridge Benefits** to the Family Member.

A **Family Bridge** Connection is for benefit purposes only, and does not grant control over or access to the other party’s account or account information.

### Family Bridge Program Qualification Requirements

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To qualify for the **Family Bridge** program, the Student must have an individually owned East West Bank **Global Student** account. The Family Member must have an individual or jointly owned East West Bank **Premier e-Checking** account. For the purposes of the **Family Bridge** program, a Family Member is defined as any qualifying individual that the Student has agreed to connect with for the purpose of extending **Family Bridge Benefits**. Both the Student and the Family Member must be East West Bank Mobile App users.

Additionally, to qualify their Family Member for **Family Bridge Benefits**, foreign Students (i.e., Students that applied to open their account as a non-U.S. person with a foreign tax status) must also provide the Bank with a digital copy of their valid and current **F-1** or **M-1** student visa or specified J-1 visa.

- **Note:** Foreign students that did not submit a digital copy of their visa with their account application will have a maximum of 6 full monthly statement cycles after their **Global Student** account opening date to provide the Bank with a digital copy of their qualifying visa document using the Student Visa image upload feature in our Mobile App.

**Failure by the connected Student to provide a digital copy of their qualifying visa document within the required timeframe will result in a forfeiture of Family Bridge Benefits and termination of your Family Bridge connection.**

Once the **Family Bridge** Connection is made, the Family Member’s **Family Bridge Benefits** will begin when the connected **Global Student** account meets the **Global Student Student Benefit Fee Waivers Qualification Requirements**. If the connected **Global Student** account fails to meet the qualification requirements within the timeframe defined by the **Global Student** account terms and conditions, the connected Family Member will not receive **Family Bridge Benefits**. (See the [Global Student Terms and Conditions](#) for details.)

**Family Bridge** eligibility and qualification requirements are determined solely by the records of East West Bank.

### Initiation of a Family Bridge Connection

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To participate in the **Family Bridge** program, a qualifying Student or Family Member must initiate a **Family Bridge** connection invitation using the **Family Bridge** invite feature in the Bank’s Mobile App. The Student or Family Member can be the sender or the receiver of the **Family Bridge** connection invitation, but each **Family Bridge** connection must have one qualifying Student and one qualifying Family Member.

Once a **Family Bridge** connection invitation is initiated, the receiver will have 60 days to accept the invitation to connect. If the invitation is not accepted within 60 days, it will be automatically canceled.

# Family Bridge Program Terms and Conditions

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Cont.

## Initiation of a Family Bridge Connection (cont.)

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Each **Global Student** account and Family Member account is limited to one **Family Bridge** connection at any time, and a new **Family Bridge** connection cannot be initiated if an account is currently connected to another account. Each qualifying individual will have a maximum total of two **Family Bridge** connection invitations available to them to initiate a **Family Bridge** connection.

## Family Bridge Benefits

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Once a **Family Bridge** connection has been successfully initiated and qualified, the qualifying Family Member will have the opportunity to receive exclusive **Family Bridge Benefits**.

**Family Bridge Benefits** for qualifying Family Members include:

1. Waiver of the Bank's fee on one incoming wire transfer per monthly statement cycle;
2. Waiver of their **Premier e-Checking** monthly account maintenance fee;
3. Waiver of the withdrawal fee when they use their Debit Card at another Bank's ATM;
  - **Note:** There is no charge for using an East West Bank ATM. Non-East West Bank ATM usage fees may be charged to your account at the request of the 3rd party operating the ATM. If the Family Member uses their Debit Card to initiate an ATM transaction from their qualifying connected Premier e-Checking account at a non-East West Bank ATM, we'll credit any ATM usage fees to the account each statement cycle. This waiver does not apply to any ATM Non-Sufficient Funds fees that are the result of the account being overdrawn by an ATM transaction.
4. A \$20 [Fee Credit](#) that can be redeemed on a Qualified Service Fee; and
5. Assignment of a relationship banker.

## Termination of Family Bridge Connection/Benefits

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Upon termination of a **Family Bridge** connection, the Family Member's **Family Bridge Benefits**, if any, will end effective the 3<sup>rd</sup> day of the month following the disconnection month, and standard **Premier e-Checking** account fees and charges will resume as of the 3<sup>rd</sup> day of the month following the disconnection month.

A **Family Bridge** connection will be automatically terminated when any of the following occur:

1. Any one of the connected parties (Student or Family Member) initiates a disconnection request from the Mobile App;
2. One or both of the connected accounts are closed by the customer or the Bank; or
3. The connected **Global Student** account reaches "graduation" status 7 years after account opening.

Although the Bank will attempt to notify each of the connected parties when any of the above termination events occur, we are under no obligation to do so, and have no liability to either party if such notification is not received.

## Family Bridge Program Availability

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Availability of the **Family Bridge** program and the ability to apply for an eligible account may be limited based on geographic location. The **Family Bridge** program is subject to discontinuance at any time, without prior notice.

## Evidence of Authorization

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You agree that the Bank's records will be conclusive evidence of your agreement to these **Family Bridge Program Terms and Conditions**.

## Indemnification

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By agreeing to these **Family Bridge Program Terms and Conditions**, you also agree to indemnify, defend and hold us harmless from all claims, actions and expenses (including, without limitation, attorney fees) related to or arising out of your participation in the **Family Bridge** program.