



RED TAB 

SAVERS

**Program Enrollment
Toolkit & FAQ**

PROGRAM OVERVIEW

The Red Tab Foundation (RTF) not only helps the LS&Co. community through their hardships but also empowers them to build their own financial safety nets. Red Tab Savers, our \$1 for \$1 matched savings program, helps participants build a habit of saving to create a financially secure future. The program is a partnership between RTF and our partner QUBER. RTF funds the program and supports employees through enrollment, and QUBER handles the savings platform and financial rewards.

SAVINGS CHALLENGE

Red Tab Foundation will match each participant's savings into their QUBER vault \$1 per \$1 each month, up to \$40, for a six-month period. Plus a \$20 bonus just for signing up!

ALREADY PARTICIPATED? JOIN RED TAB SAVE TO WIN

After the six-month challenge ends, participants will be invited into the Red Tab Save to Win Sweepstakes for one more year, where they will be entered into monthly raffles for 5x \$50 cash prizes and one 6-month \$1000 grand prize when they keep saving in the QUBER app. They will automatically earn a ballots into the sweepstakes.

HOW IT WORKS



WHO'S ELIGIBLE?

Any LS&Co. employee who meets the following requirements:

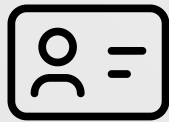
- Household earns at or less than 140% of your area's median income. Not sure if you qualify? View the [Income Thresholds by Location](#)
- works at an LS&Co. retail store or distribution center in the US or Canada

WHAT YOU'LL NEED

... to sign up for the Challenge



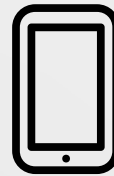
**Bank
account
w/online
access**



**6-digit
LS&Co.
employee
ID number**



**General
idea of
household
income**



**Personal
smart
phone or
tablet**



**Social
security
number**

SIGNING UP MINORS

Starting in August 2023, minors aged 16 and up can also participate in Red Tab Savers with the help of a parent or guardian. This bank account created through Quber will need to be created in the parent's name and their identity may need to be verified, however withdrawals and deposits may link to the employee's bank account.

To create an account:

- Begin the sign up process for Quber with the employee's name, employee ID number, and contact information
- Connect to employee's bank account for monthly deposits and to cash out
- Select Challenge start date and the frequency of withdrawals
- Have employee's parent or guardian open the Quber deposit account with their full name, home address, birth date, and social security number
- Parent or guardian may need to verify identity further through the KYC process. If this is required, QUBER will email employee to their sign up email looking for further information

For questions or troubleshooting, send an email to support@quber.ca

HOW TO SIGN UP

DOWNLOAD QUBER APP

On your smartphone and create an account.

FIND RED TAB SAVERS

When it asks for your organization. You will need your 6-digit LS&Co. employee ID number (starts with a 6) and a general idea of your household income.

CONNECT YOUR BANK

Connect your bank account for deposits into your QUBER Vault using your online banking username and password.

SET UP YOUR SAVINGS

Select deposit frequency - \$20 biweekly or \$40 monthly

GET REWARDED

Each month when you deposit savings in your Red Tab Savers Challenge, rewards equal to the amount you saved (up to \$40) will automatically be deposited into your vault. Cashout anytime.



**SCAN TO DOWNLOAD THE QUBER
APP AND GET STARTED**

FAQ

ABOUT QUBER

What is QUBER and why do I keep hearing about it?

QUBER is a partner that provides the technology that powers the Red Tab Savers platform. Red Tab Foundation is funding your ability to participate in the program, so you will never be charged a fee, no gimmicks, no catch. QUBER is in charge of customer support for the payment and technical questions related to Red Tab Savers, so if you need anything, be sure to contact them at support@quber.ca. If you need other assistance with the program, you can reach RTF directly at redtabfoundation@levi.com.

Can I trust the QUBER app with my money?

Hundreds of Levi's employees in Canada have finished the Red Tab Savers program with QUBER with excellent results. The Red Tab Foundation is funding your ability to participate in this challenge with QUBER. They will never charge YOU any fees or try to sell you anything while you are enrolled in the program. If you need to, you can cash out from your QUBER Vault in part or full at any time by visiting your Red Tab Savers Challenge and pressing the "Cash out" button in the middle of your screen. It will take 2+ business days for the money to arrive back in your personal bank account.

SIGN UP & ELIGIBILITY

Can I participate again?

If you have participated in the Red Tab Savers Challenge with QUBER, you can only join the program once. However, you're welcome to join the Red Tab Save to Win Sweepstakes that will run for one year after you complete the challenge, to keep earning chances to win prizes monthly. Simply keep saving in the app each month

Do you need to verify my income and why?

As a non-profit, the Red Tab Foundation has to ensure that we're giving match funds to people who need it most. That's why we have an income limit. To participate, you need to make at or below your area's income threshold.

Within a few weeks of linking your bank, RTF will randomly select a few participants and request verification of the income you provided during the time of sign-up. We'll then provide instructions on how to upload your document to our secure portal.

HOW IT WORKS

What's the catch? Are there any fees?

Nope, none of those! The Red Tab Foundation is an independent 501c3 nonprofit dedicated to helping LS&Co. employees be financially secure. We simply want to help you create your own safety net in a financial emergency. We are funding your ability to participate in the Red Tab Savers challenge through QUBER. You can pull out your money at any time or skip a deposit, no sweat.

How long does the program last?

You will receive rewards for your savings for a period of six months from the time you begin saving (up to \$240 saved). After the first six months, you'll be automatically entered to participate in the Red Tab Save to Win Sweepstakes, where you can win monthly prizes if you continue saving for an additional year. You can continue to access other Challenges on the QUBER app after the Red Tab Savers and Red Tab Save to Win Challenges end.

Can I continue to save after the program ends?

We hope you do! Once you've gotten in the habit of saving each month, it has the potential to do a lot for your financial future. However, RTF will only match six months' worth of savings. After the first six months, you can participate in the Red Tab Save to Win Sweepstakes for a chance to win monthly cash prizes from RTF if you keep saving, for one additional year.

Do I have to save for a specific purpose?

What you do with the money you save as a Red Tab Saver is up to you. We hope you'll consider hanging on to your savings as a short-term emergency fund, but if you need to use it to address a pressing issue, that's what it's there for! The important thing is that you flex your "savings muscle" and get in the habit of putting aside some savings each month.

Can I use the money in my account before the six months are up?

Yes! You can withdraw funds at any point during the six-month savings period. After you make a transfer to The Vault, it needs to stay there for 5 days. After that, you can select "Cash out" in the app to send your savings and/or your incentives back to your bank account - keep in mind this will take 2+ business days to process.

Can I stop the Red Tab Savers Challenge once it's started?

Yes, you can. You will find a Stop /Cashout button on the Challenge screen. After you tap the Cashout button, tap 'Cashout & Quit' to stop the Challenge.

When is the end of my savings month?

You can sign up to participate, and your first savings withdrawal will happen on the next paycheck date that you selected. If you selected the option to save \$40 once a month, QUBER will move funds from your bank account to your QUBER Vault on the first payday of each month. If you selected to save \$20 biweekly, QUBER will withdraw funds to your QUBER Vault every other week.

How do I get my match money?

Within 5 business days of adding money to your QUBER vault, your match reward will appear in your Vault on the app. You can redeem these rewards at any time, though we highly recommend you leave them in until the end of the six months so you can see how much you've earned.

How does my savings balance grow?

The Vault on your QUBER app is where you set aside funds for saving and earning rewards from RTF. When you sign up for the program, you will tell the app whether you want it to withdraw \$20 every other week or \$40 once a month. The app will debit your account according to your preference and RTF will fund matches for you to redeem each month. If you need to skip a withdrawal or cashout, you can do that at any time in the app.

Can I stop the challenge and participate again later?

Unfortunately, no. You can participate in the QUBER Red Tab Savers challenge one time, and if you leave early, you won't be eligible to receive The \$1 per \$1 match again.

BANK ACCOUNTS & NONSUFFICIENT FUND FEES**Do I need to belong to a specific bank to participate?**

You don't need to have a specific bank. If you have online banking, signing up should be easy in the app. If you do not have online banking or your bank doesn't show up in the app, send an email to support@quber.ca to manually enter your bank for deposits.

What if I don't have an account at any bank?

We'd like to help you get one! If you are not sure how to open a savings account, we suggest that you look for an account with no monthly maintenance fees, no minimum balance requirements, and conveniently located ATMs or local branches. When you go to open a savings account (or open it online) in the US, be sure to bring your social security card and ID. After that, you will need to set up online banking in order to link your savings account to the Red Tab Savers Program. If you need assistance with this process, please contact RTF at redtabfoundation@levi.com. If your bank account

What if I don't have enough money in my checking account for the Challenge?

If you are worried that you do not have enough money in your bank account to cover the scheduled withdrawal amount, you can take action. First, go into the app and navigate to the Red Tab Savers Challenge. Under the Details section of the Challenge, you will see 'Next withdrawal' with a date. Look for the 'Skip withdrawal' button. This will skip the next withdrawal of the Challenge. Please note, by skipping a withdrawal, you will lose out on some milestone incentives.

BE ALERT: if QUBER attempts to withdraw money that is not available in your account, you are at risk of paying a Non-Sufficient Funds (NSF) fee to your bank. NSF fees can be upwards of \$50. In addition, QUBER is charged a fee when this happens.

What should I do if I get charged an NSF fee from my bank?

Since this is a fee charged by your bank, you can contact your bank to see if they will waive the fee for you. If you can prove you made this effort and they decline your request for a fee waiver, RTF will refund you the cost of your Non Sufficient Fund fee. Send an email redtabfoundation@levi.com.

YOUR PERSONAL INFORMATION

What will you do with my data?

The Red Tab Foundation has provided QUBER with employee ID's of employees to whom we are offering the program, in order for QUBER to authenticate a potentially eligible employee. The Red Tab Foundation also provides limited information about your store location, which QUBER uses to help validate the income threshold for eligibility. The information we provide QUBER is used for the services associated with the Red Tab Savers program.

In order to verify your eligibility for the Red Tab Savers program, and participate in the program, you will need to install and sign up on the QUBER app. Signing up on QUBER's app is completely voluntary, and your use of

the app - including how your personal information is used - will be subject to QUBER's Privacy Policy and other app terms. Please note that it is possible that, after installing the app and QUBER verifying your eligibility, you may not be eligible for the Savers program. The income thresholds listed within this FAQ will help you understand your eligibility, prior to installing the app.

Your personal data collected within the QUBER app will not be shared with the Red Tab Foundation except in an aggregated or de-identified form to enable us to match your savings, and help the Foundation report on program metrics and outcomes.

Will LS&Co. or the Red Tab Foundation have access to my personal financial information?

No. RTF will only be able to see the net amount that you've saved in your linked bank account so we know how much to match. QUBER, our partners that run the app, use a secure tool to create your QUBER Vault and withdraw savings into it, but that information will not be shared with RTF.

REFER TO EARN

We are offering a new referral program - for previous Red Tab Savers in QUBER, for each person you encourage to sign up through your unique code or referral link, you can win a \$10 prize. Limited to \$30 in rewards. Rewards will be earned when the new Saver referred has completed a deposit for their first month of the program.

Active Savers can find their "Refer to Earn" code in the QUBER app from your home dashboard.

Troubleshooting

If it says they are ineligible, there could be a few reasons:

- **Household income**
 - Is over the thresholds listed here for their area.
- **Location mismatch:**
 - Did they recently move stores? Try old location.
- **Incorrect EID**
 - Should be six-digit numbers i.e. 674982 – search them in workday to find their EID.
- **Missing EID**
 - Are they a new employee in the last few weeks? If so they may be missing from the system. Email eclausen@Levi.com to add them.
- **Second Try**
 - Did they already make it partway through registering previously? If this is the case, try again with “log in” instead of “register”

STILL NEED HELP?

Email redtabfoundation@levi.com if you have any trouble signing up.

If you or a colleague have a specific question about a technical problem with the platform, linking your bank, or your rewards, please contact Quber at support@quber.ca