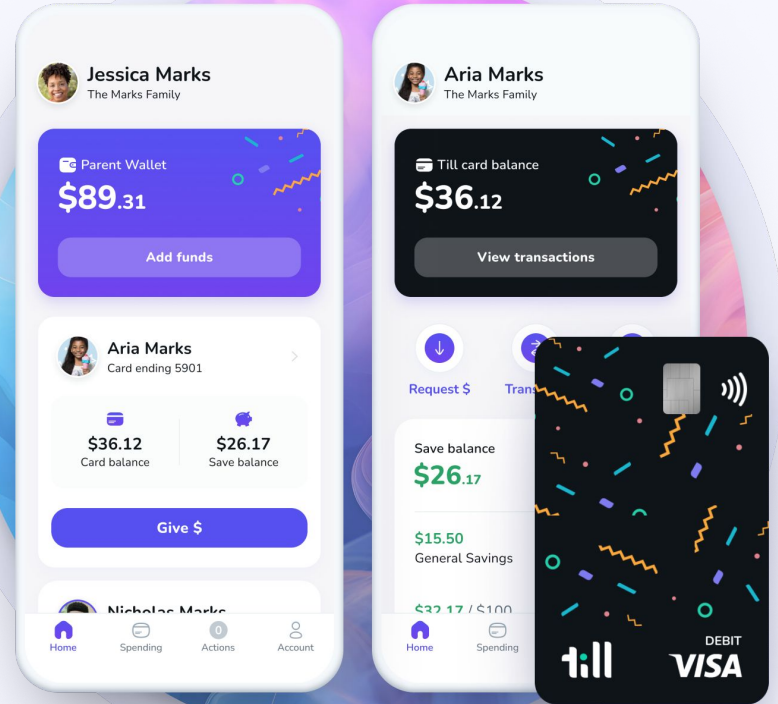




Building financial literacy through student experiences



Welcome to Till

Family banking app and debit card for kids and teens

Send kids money instantly

Parents can send \$ to kids instantly

Allowance, chores and tasks

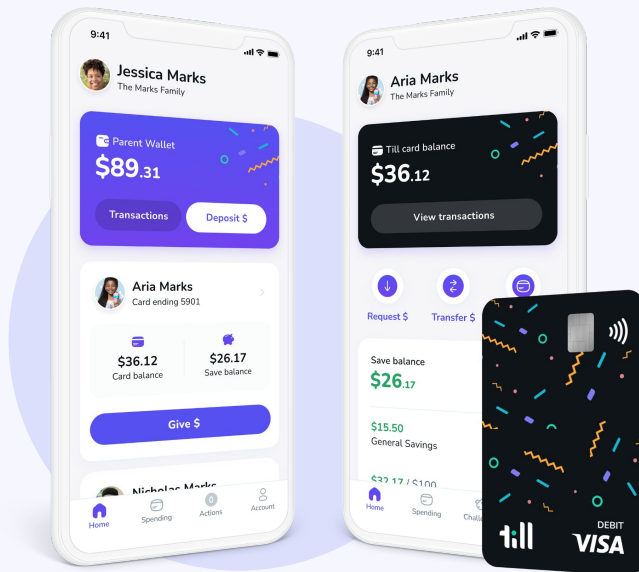
Simplify and automate earning opportunities

Physical card and mobile wallet

Kids can add their card to Apple Wallet or Google Pay

Financial literacy

Hands-on learning and real-world doing



Savings goals

Set goals and track progress as a family

Fundraising with Give Link

Making it easy for friends and family to contribute

Spending insights

Parents see where and how kids spend their money

Parental controls

Real-time notifications and authorizations



Banking services are provided by Coastal Community Bank and FDIC-insured up to \$250,000 per depositor



Powered by Visa with built-in fraud protection and Zero Liability guarantee for unauthorized charges

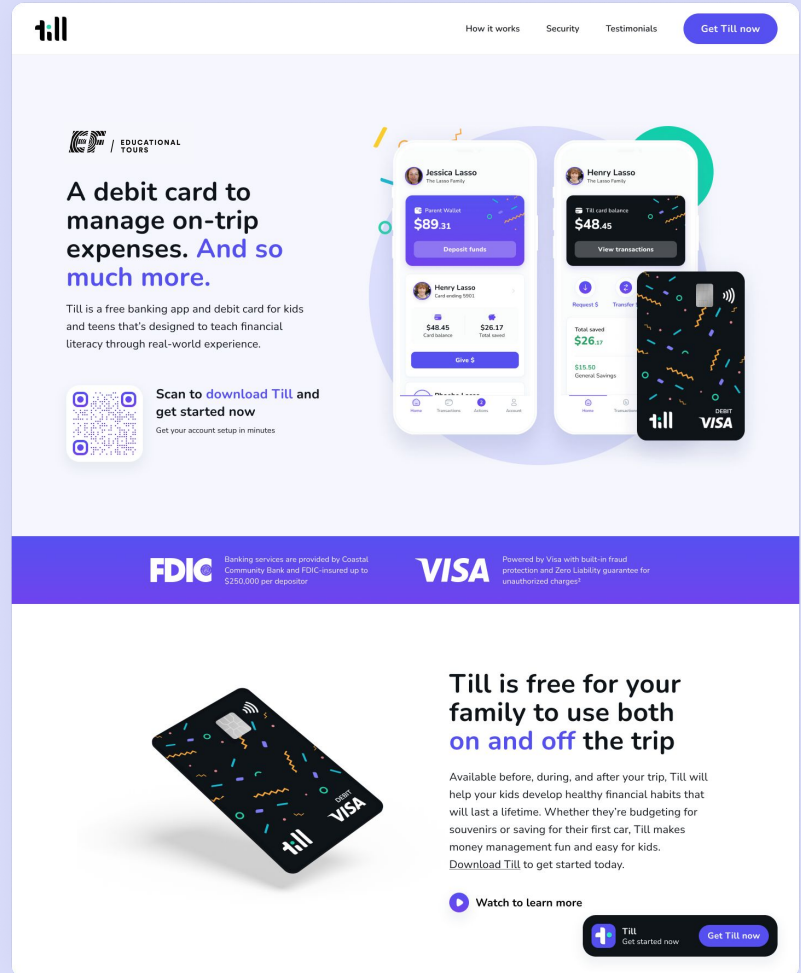
Transforming student travel

Till is a debit card and app for kids and teens designed to teach financial literacy through real-world practice, helping students learn to earn, save, and spend responsibly.

Students that sign up for Till gain hands-on experience managing money that extends far beyond their tours.

Backed by Industry Leaders

- Partner to 20+ leading student travel organizations
- Proud member of the Student Youth Travel Association (SYTA)
- FDIC-insured through Coastal Community Bank, Member FDIC
- Powered by Visa with built-in fraud protection



The screenshot shows the Till website layout. At the top right, there are links for "How it works", "Security", "Testimonials", and a "Get Till now" button. The main content area features the Till logo and the text: "A debit card to manage on-trip expenses. And so much more." Below this, it states: "Till is a free banking app and debit card for kids and teens that's designed to teach financial literacy through real-world experience." To the right, two smartphone screens display the app interface for Jessica Lasso and Henry Lasso, showing wallet balances and transaction lists. Below the phones is a QR code and the text: "Scan to download Till and get started now" and "Get your account setup in minutes". A purple banner at the bottom contains the FDIC logo and text: "Banking services are provided by Coastal Community Bank and FDIC-insured up to \$250,000 per depositor." To the right of the banner is the VISA logo and text: "Powered by Visa with built-in fraud protection and Zero Liability guarantee for unauthorized charges." Below the banner, a tilted image of the Till Visa debit card is shown. To its right, the text reads: "Till is free for your family to use both on and off the trip" and "Available before, during, and after your trip, Till will help your kids develop healthy financial habits that will last a lifetime. Whether they're budgeting for souvenirs or saving for their first car, Till makes money management fun and easy for kids. Download Till to get started today." At the bottom right, there is a "Watch to learn more" button and a "Get Till now" button.

How are other student travel families using Till?

Till is used by thousands of student travelers each year to manage money safely and seamlessly on tour!



Preparing for the trip

Students can set a savings goal or create a trip fundraiser in the Till app to make trip payments or pay on-tour expenses—all with parental oversight. **It's a great way for students to learn by doing!**



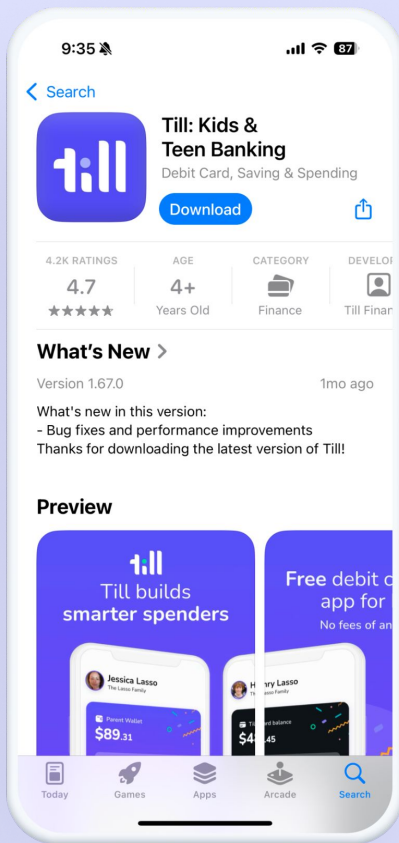
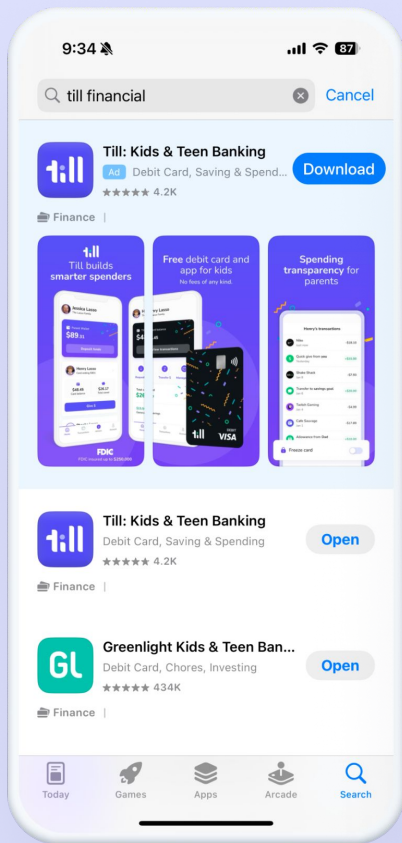
Using Till on tour

Students can use their Till cards just like a regular debit card, while parents can monitor spending in real-time from home. **Plus, Till waives foreign transaction fees while on tour!**



After the trip

The Till card is yours to keep! Many families continue to use Till just like any other debit card with added family features, such as managing allowances and assigning tasks.



How to get started

➔ Download the Till app

- Use your unique tour group download QR code/ link tillfinancial.io/eftours

👤 Set up your Till account

- Enter your information (this only takes 5 minutes!)

🏠 Activate your child's Till card

- A free debit card will be sent mailed to your home



What to do next

Save for the trip

- Help your child set a trip savings goal in the app
- Watch their savings grow together!

Raise money from friends and family

- Use Till's "Give Link" to ask family and friends to chip in
- Share the link or QR code on social media, email, or text

Practice smart spending ahead of time

- Practice using Till with your child for small purchases
- Review spending together in the app



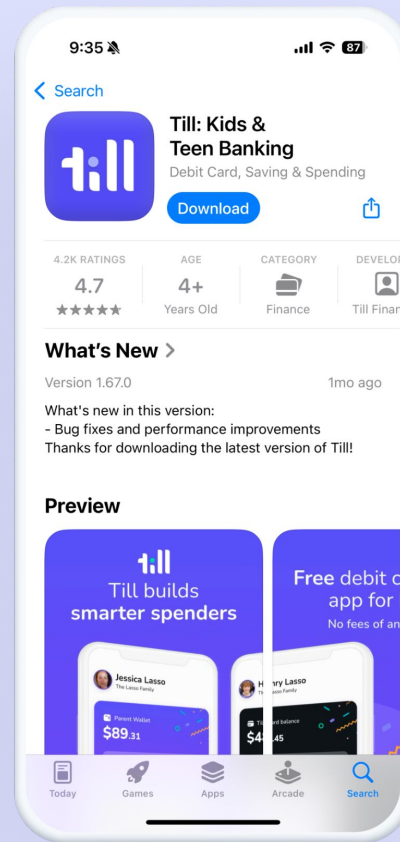
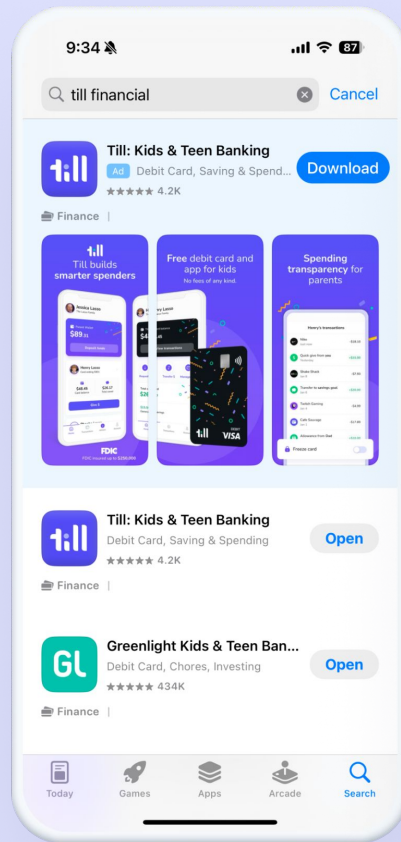
Till Sign-Up Guide

Step-by-step instructions for how to sign-up for Till, save, and fundraise

Step 1

Download the Till app

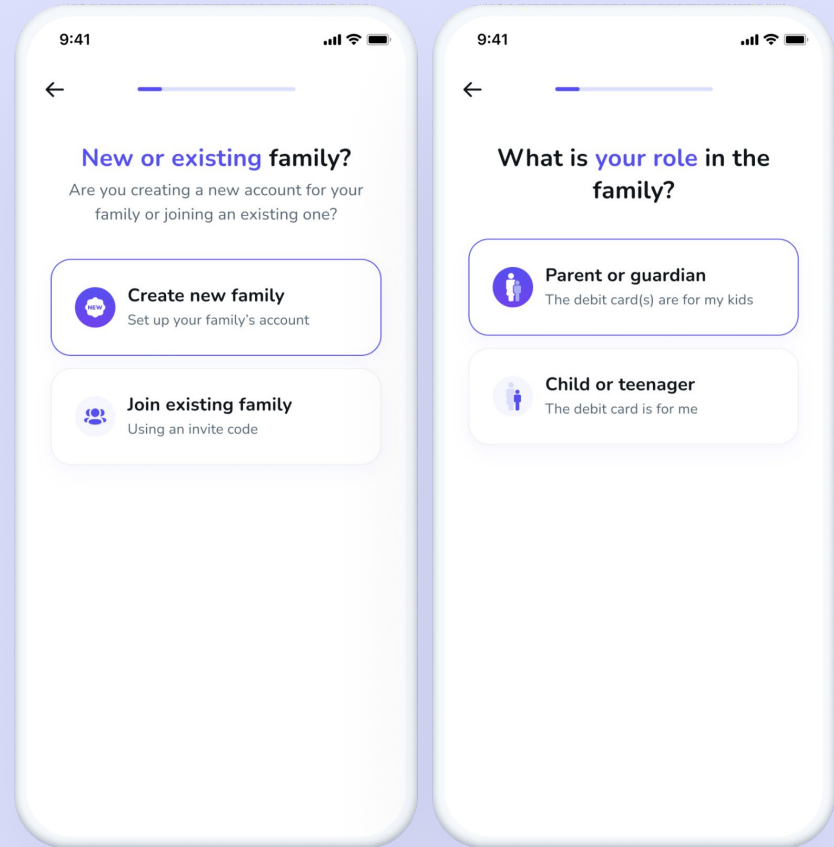
1. Visit tillfinancial.io/eftours
2. Click “Get Till now” or scan the QR code with your phone’s camera to download the Till app



Step 2

Create your account

1. Open the Till app
2. Tap "Create new family"
3. Enter your information as the parent/guardian

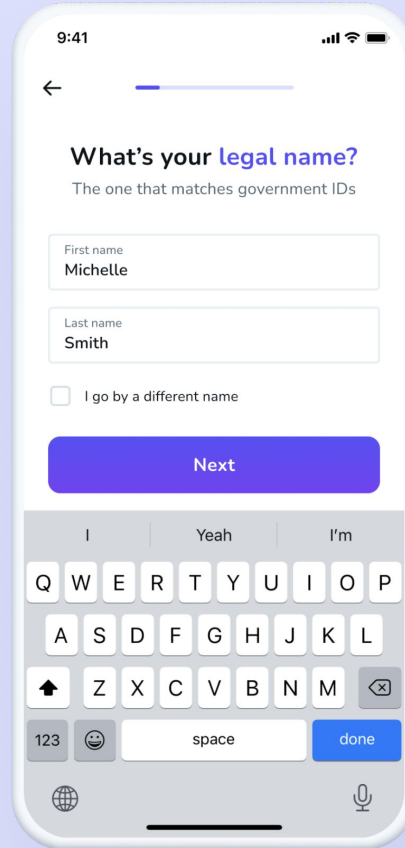


Step 3

Verify your identity

Your security is our top priority:

- ✓ Till uses bank-level encryption to protect your information
- ✓ Till does NOT run credit checks
- ✓ Till never shares your personal information



9:41

←

What's your legal name?

The one that matches government IDs

First name
Michelle

Last name
Smith

I go by a different name

Next

I Yeah I'm

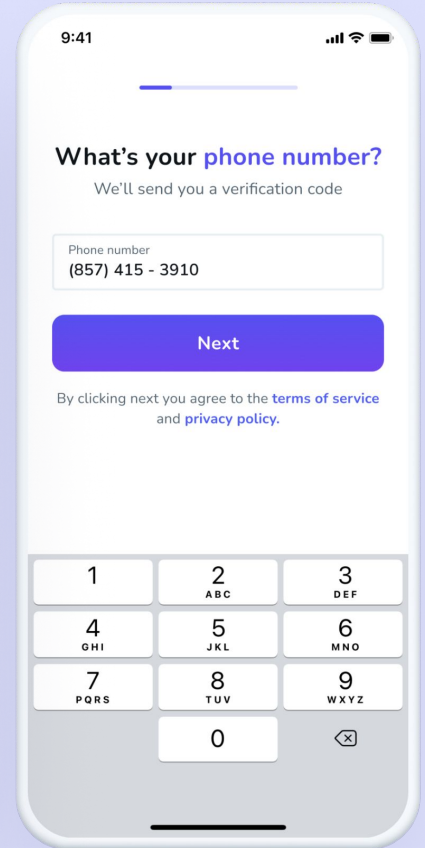
Q W E R T Y U I O P

A S D F G H J K L

↑ Z X C V B N M ↵

123 🌐 space done

🌐 🎤



9:41

What's your phone number?

We'll send you a verification code

Phone number
(857) 415 - 3910

Next

By clicking next you agree to the [terms of service](#) and [privacy policy](#).

1 2 3
ABC DEF

4 5 6
GHI JKL MNO

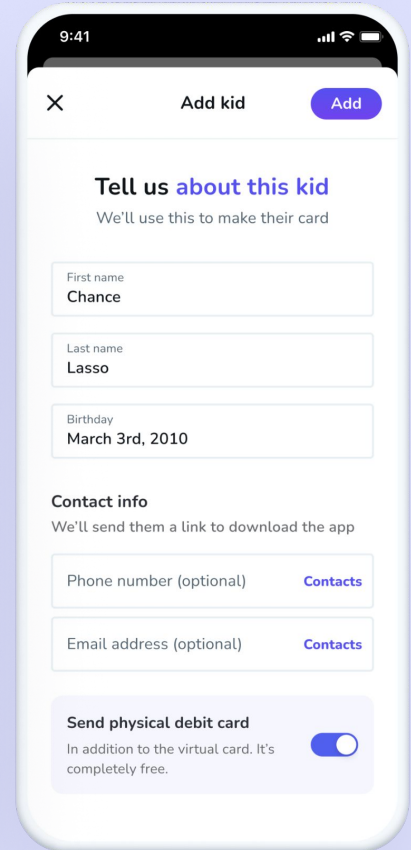
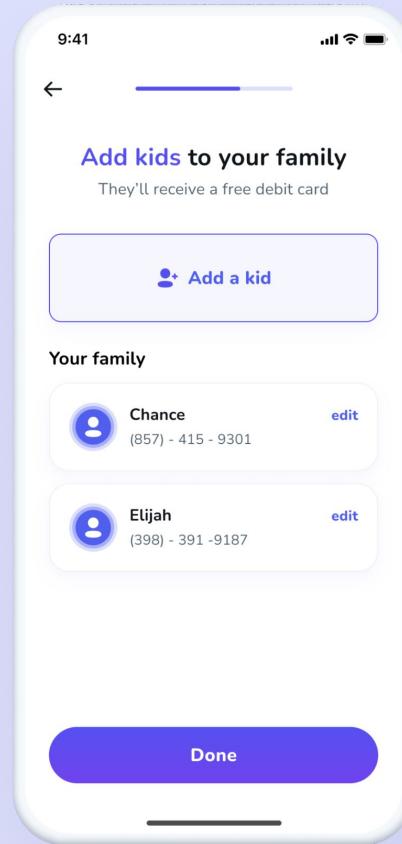
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PQRS TUV WXYZ

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Step 4

Add your child to Till

1. In the app, tap "Add a kid"
2. Enter your child's name and birthday
3. Invite your child to join the app



Step 5

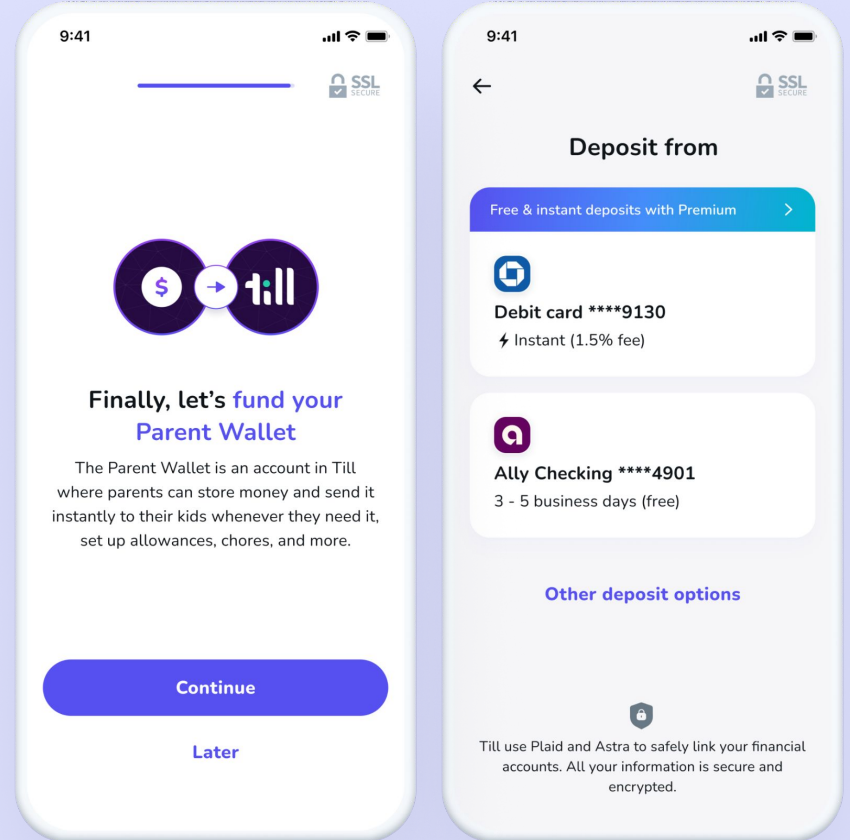
Fund your parent wallet

Parents who wish to send money to their child via Till should fund their parent wallet in advance of the trip. Here's how:

1. Link a debit card or bank account to Till
2. Choose an amount to deposit into your Till Parent Wallet
3. Transfer \$ to your child's Till debit card at your discretion
4. **Once funded, a free debit card will be mailed to you**

Linking your bank is safe:

- ✓ Till uses the same secure connection as major banks
- ✓ Till cannot access your full bank account
- ✓ You can unlink your account at any time

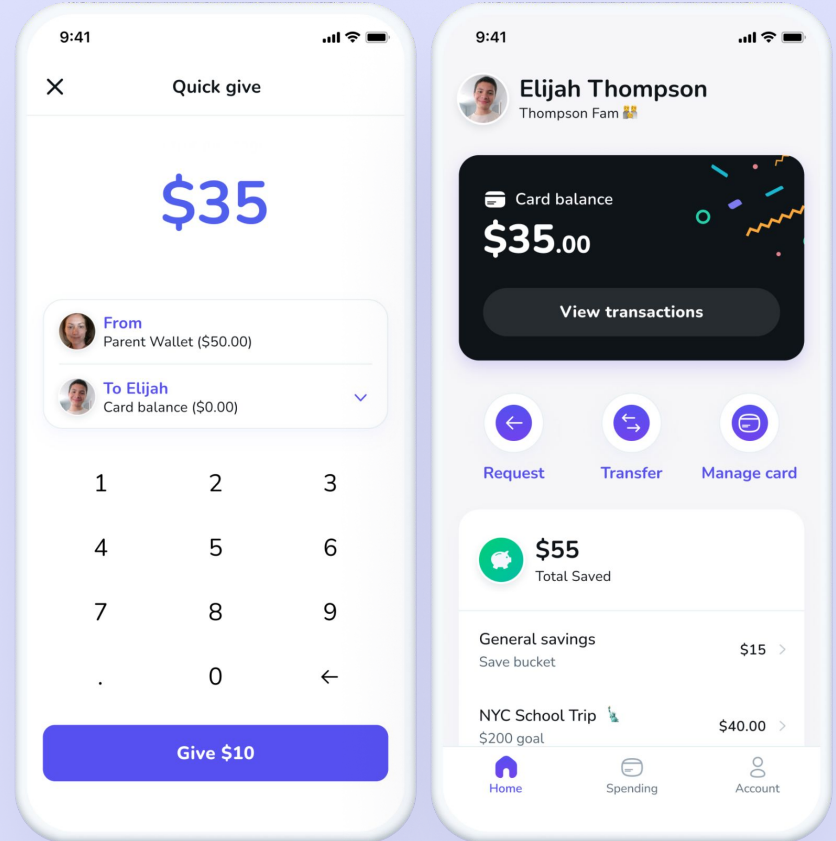


Step 6

Send \$ instantly!

After funding your Parent Wallet, you can send money to your child's Till card instantly and at any moment, for free.

1. Tap "Give \$" on your app home screen
2. Enter the amount you want to send to your child
3. Review and confirm the transfer



BONUS! Get the most out of Till

Set a trip savings goal

Open the Till App

Tap the Till app icon on your child's phone

Start a New Goal

Tap the "+ new goal" button on your app home screen

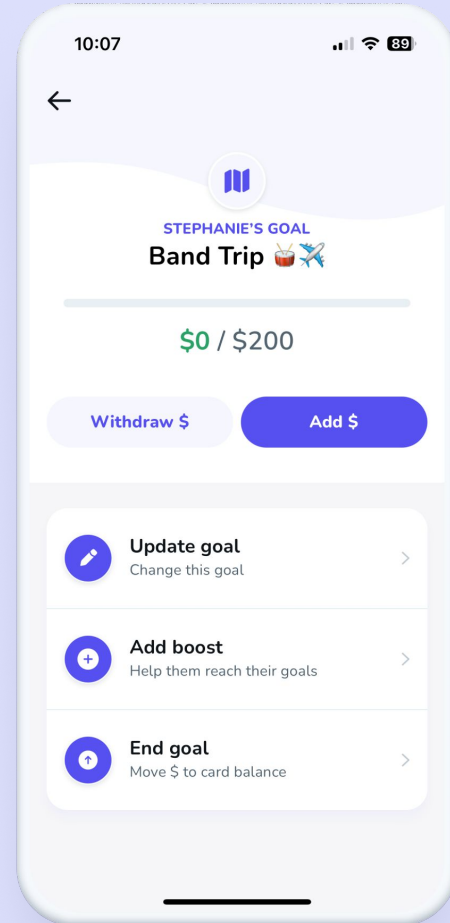
Set Your Target

Enter the amount you want to save for your trip

Begin Saving!

Your goal is set - start saving!

Remember, you can track your child's progress and add money to their goal anytime in the Till app!



BONUS! Get the most out of Till

Start a trip fundraiser

Follow these simple steps to start raising money for your trip:

[Open the Till App](#)

Tap the Till app icon on your child's phone

[Find your Give Link](#)

Tap on the "Give Link" feature on your app home screen

[Share Your Link](#)

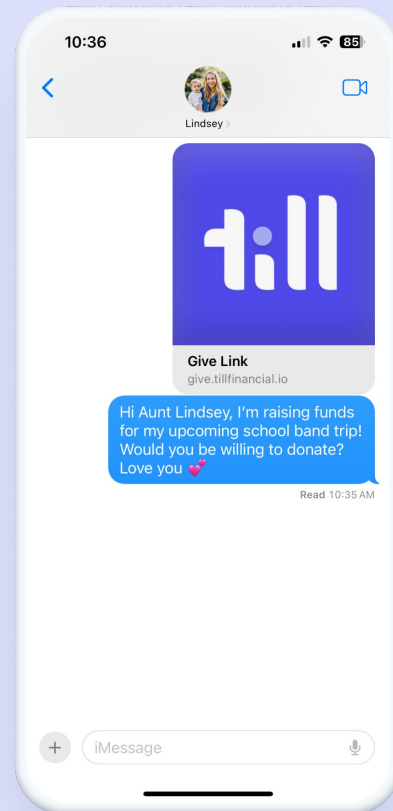
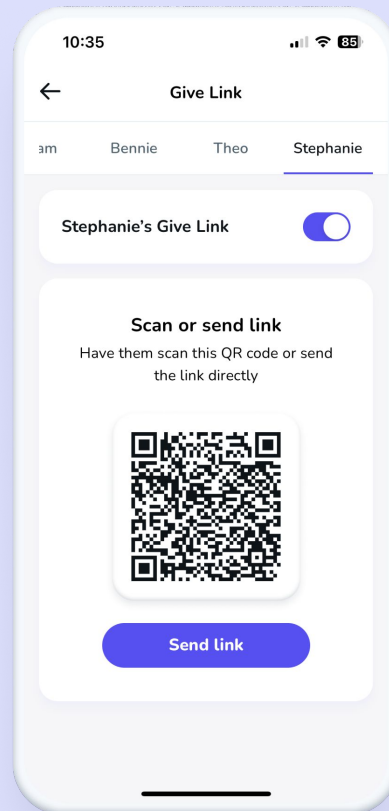
Use the "Send Link" button to share your Give Link with friends and family (Example: "Help me travel abroad to Italy!")

[Track Your Progress](#)

Watch your contributions grow in the Till app

[Thank Your Supporters](#)

Don't forget to thank everyone who contributes!



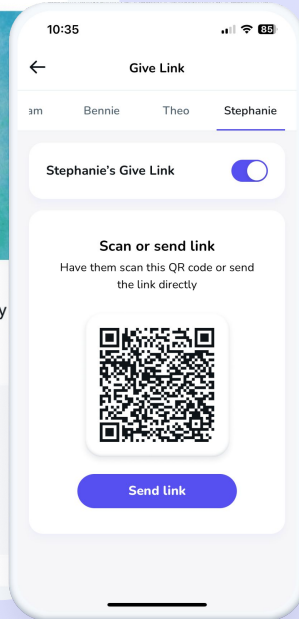
Stephanie just received \$50.00



Stephanie just received a \$50.00 Give Link deposit from Aunt Lindsey. The funds are now available on their Till debit card.

\$50.00 from Aunt Lindsey

*A little something to kickstart your savings for your school trip.
Have the best time!*



Till's Give Link: Fee-free fundraising for your trip

Till's Give Link feature allows student travelers to easily raise money to put toward tour payments, savings goals and on-trip extras, like souvenirs.

With Give Link, friends and family can send money securely and directly to your student's Till account without needing to sign up for Till themselves.

Give Link is a safe, easy, and fee-free way for students to take ownership of their trip planning!

Need help or have questions about Till?

Till is here to help your family before, during, and after your trip!

Contact us:

Phone: 424-377-8615

Email: eftours@tillfinancial.com

