



QUICK TIPS FOR First-Time Users

1 ENROLLMENT

- Use your **legal name** and **home address** (not nickname or P.O. Box). It's for ID verification under the Patriot Act.
- Using a P.O. Box? Enroll with a home address, then **contact support through the app** to update.
- Get an error? You may need to securely upload an **ID or SSN** to update.

2 INVESTMENT ACCOUNT SETUP (APEX)

Before applying:

- **Remove any credit freeze or fraud alert temporarily** (reapply after approval).
- Use the **parent's legal info** (account is in their name until the child turns 18).
- Issues? **Contact Support through the app**

3 TEST IT OUT!

Once verified and your bank is connected, give your child a small **bonus** to test the system.

- Funds go into **Save/Invest, Share, and Spend** based on your chosen allocation.
- Set up chores and an allowance, or an automatic allowance that pays kids without chores.

4 HIGHLIGHTED FEATURES

- **Activity Feed:** Track all transactions for both parent and child key during setup. If anything seems off, reach out to support.
- **Parent Settings** (Bottom of App Screen): Parents can manage nearly everything from here:

1. Manage Profiles

Allocate allowance, enable/disable BusyPay, set PINs, and lock transfers

2. Funding Source

Update your connected bank info

3. Notifications

Must be enabled to receive important account alerts (no marketing here)

4. Chore Reminders

Auto-remind kids about upcoming tasks

5. Card Load Limits

Check daily/monthly funding caps

6. Documents

Access account and investment statements

APP FEATURES TO KNOW

01| **Auto-Allowance** – Pay automatically on the 1st & 15th (chores or not)

02| **BusyPay** – Family/friends can send money to your child's account via QR code

03| **Savings Match** – Parents can match or partially match savings – like a kid's 401(k)

04| **Help Center** – In-app FAQs & live chat support