

Subject: People And Planet Over Profit

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From: Mother Jones

To: digitalcreatives

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Aspiration



Dear Digital,

Whether it is on Wall Street or in Washington, 2020 has shown us that the culture of greed before good, of the few over the many, and profit instead of the planet has to come to an end.

And there is something you can do right now that will have an enormous impact towards making that happen.

Yes, you're speaking out. You're standing up. You're acting responsibly toward your community and dedicated to the fight against climate change.

But if you're keeping your money at a Big Bank checking or savings account the sad, uncomfortable truth is that your own deposits are part of the problem, when they can be part of the solution.

That's because the 35 biggest banks (including household names such as Wells Fargo and Bank of America) funded **over \$2.7 trillion in fossil fuels** since the Paris Climate Agreement in 2016.¹

It's up to you to decide which side you're on—not just in words, but in your actions.

It's your choice: stand by and allow Big Banks to use your money to fund the destruction of the planet—or **make the move to spending and saving your dollars with Aspiration**, a financial institution built on helping you save money and save the planet.

With an Aspiration account, you'll help fight climate change, instead of fueling it.

TAKE ACTION NOW

At Aspiration, we offer a cash management account that allows you to align your money with your values. Your deposits don't fund fossil fuel projects like pipelines and oil drilling, firearm manufacturers, or private prisons. We also allow you to **track your impact** with every purchase, and offer you **up to 10% cash back** with select mission-focused merchants.² Plus, reforest the planet as you shop by planting a tree with every swipe.³

When you switch to Aspiration, you can save up to \$300 or more per year while earning up to 100x big bank rates.⁴ You can also choose your own monthly service fee, and we won't charge you **any** overdraft fees.⁵

Take action today and [switch to Aspiration](#) to vote with your wallet.

Sincerely,
Team Aspiration

[People and Planet Over Profit](#)



***The Aspiration Spend Account and the Aspiration Save Account are part of a cash management account offering of Aspiration Financial, LLC (“Aspiration”), an SEC-registered broker dealer. Aspiration is not a bank.** An Aspiration Save Account may be opened by itself without opening an Aspiration Spend Account. Through the Aspiration Insured Bank Deposit Program, each business day Aspiration deposits the cash balances in the Aspiration Spend and Save Accounts into deposit accounts at one or more federally insured depository institutions (each a “Bank”) up to \$246,500 per Bank. Your deposits at each Bank are eligible for insurance by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000, subject to FDIC rules on aggregation of deposits held in the same insurable capacity. There are currently eight Banks available to accept your deposits, making customers eligible for up to \$2 million, including accrued interest, on deposit balances. The amount of available insurance coverage could change if the number of Banks changes, you designate a Bank as ineligible or you maintain deposits at a Bank outside the Aspiration Program. You are responsible for monitoring your deposits at each Bank to determine the available FDIC insurance coverage. You should carefully review the Aspiration Insured Bank Deposit Program Disclosure Statement available [here](#). For more information about FDIC insurance coverage, please visit the [FDIC website](#). A list of the current Aspiration Insured Bank Deposit Program Banks is available [here](#). Deposits at the Banks are not eligible for SIPC coverage. Aspiration Spend is a non-interest bearing securities account with electronic transaction functionality. Aspiration Save is a securities account that, through the Insured Bank Deposit Program, permits you to earn interest on your available cash. Full disclosure about Aspiration Spend and Aspiration Save is available in the Spend & Save Supplement to the Customer Account Agreement, available [here](#).

Investments placed in the Redwood Fund available through Aspiration are not eligible for FDIC Insurance, are not bank guaranteed and may lose value.

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¹[Banking on Climate Change: Fossil Fuel Finance Report Card 2020](#), by Rainforest Action Network, BankTrack, Sierra Club, Oil Change International, Indigenous Environmental Network and Reclaim Finance

²Customers will earn cash back on purchases made at selected merchants. Cash back percentages are subject to change at any time without notice. Cash back will generally be credited to the customer's Aspiration Spend Account once on the first day of each calendar month. Aspiration reserves the right to reverse Cash back transactions under certain circumstances and the right to terminate a customer's Cash Back feature for any abuse of the feature. This Cash Back rewards program is subject to change by Aspiration at any time without notice. For more information, [click here](#) & [here](#).

³Plant Your Change Debit Card opt-in enrollment. When you choose to add to your Aspiration Debit Card the Plant Your Change Service, we round up the amount of any Aspiration Debit Card transaction made using your Aspiration Debit Card feature in your Aspiration Spend Account to the next whole dollar amount, and transfer the amount in excess of the purchase price to an Aspiration Plant Your Change Service Account. The Plant Your Change Service Fee from Debit Card transactions will be deducted from your account once each business day and include all qualified transactions incurred since the last fee withdrawal. Aspiration's Plant Your Change Service then plants a tree through a tree-planting partner preselected by Aspiration for each completed Debit Card transaction. Aspiration charges a variable service fee (the Plant Your Change Service Fee) ranging from \$0.01 per completed Debit Card transaction of up to a maximum of \$0.99 per Debit Card completed transaction. The Plant Your Change Fee encompasses the cost of the Tree through a tree-planting partner preselected by Aspiration, Aspiration's costs in administering the Plant Your Change Service (including marketing and promotion), and Aspiration may retain, dependent upon the Plant Your Change Fee for a particular transaction, the remainder. Transactions at an even dollar and cents amount (\$.00) are stored in an automated manner operationally and may be manually reconciled to ensure a tree is purchased even for transactions where change is not swept. If a particular transaction has placed your Aspiration Spend Account in overdraft status, we do not implement the Plant Your Change Service for that transaction. If your Debit Card transaction is subsequently canceled or reversed, the corresponding Plant Your Change Service Fee remains as a debit to your account. We may cancel the Plant Your Change Service at any time. The Plant Your Change Service is not a securitized product or investment and participation in the Plant Your Change Service should not be considered an offer to purchase any security or investment.

⁴The Annual Percentage Yield ("APY") associated with the Aspiration Spend & Save Account is available only to customers enrolled in Aspiration Plus. APY is variable and accurate as of 06/05/2020. Rates may be changed from time to time without notice. To earn 1.00% APY interest on Aspiration Save Account balances up to and including \$10,000.00 in any calendar month, customer must be enrolled in Aspiration Plus and spend \$1,000 or more, monthly, with their Aspiration debit card. Balances over \$10,000.00 will earn 0.10% APY. If the requirements are not met each month, the APY will be 0.25% on Save Account balances up to and including \$10,000.00. Balances over \$10,000.00 will earn 0.10% APY. Minimum deposit required to open an Aspiration Save Account is \$10.00. Enrollment fee and Pay What Is Fair fees debited directly from the Aspiration Save Account could reduce earnings. Customers not enrolled in Aspiration Plus will not earn interest. For more information, [click here](#).

⁵Aspiration Financial, LLC. and its affiliates are committed to "[All Extra Services Provided at Cost](#)," meaning that we'll only charge you what it costs us to provide the extra service (such as a wire transfer), and not a penny more. Besides these at-cost service charges, the only account fee you pay is the fee you choose, even if it's \$0, which is why we call it Pay What Is Fair. For a list of service charges, [click here](#).

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