



USAA
9800 Fredericksburg Road
San Antonio, TX 78288

09/24/2024

Wyatt Mahoney
490 Barnes Dr Apt-6306
San Marcos, TX 78666

Congratulations Wyatt,

We are pleased to offer you the position of Software Engineer III. In this position, you will report to Anthony Lopez in the San Antonio Home Office I office, starting on 01/27/2025. We hope you will find this new position both challenging and rewarding.

USAA is extending a contingent offer to you, based on the information that you provided on your employment application and the results of the background process, to include a drug screen. As a point of reference, the background process normally takes approximately 10 business days, but can vary depending on individual factors and your responsiveness to these tasks are key to whether USAA can finalize this offer in a timely manner. While our intent is to move forward if you are cleared through the background process, this offer is not to be construed as a final offer of employment.

The following will outline the specifics to your offer:

Compensation: Your base hourly rate will be \$34.62 per hour. This figure represents your total base pay hourly rate. The Company's pay periods are bi-weekly and there are 26 pay periods per year.

Annual Performance Incentive Plan: You will be eligible to participate in the USAA Annual Performance Incentive Plan (APIP). The APIP is based on annual approval by the Board of Directors. The annual incentive is calculated based on your incentive eligible earnings from the performance year, multiplied by your annual incentive target of 15%, which is then multiplied by the Company's overall annual performance score(s) and the Risk Management Modifier (if applicable) results awarded and approved by the Board of Directors.

The annual incentive payout may be increased or decreased based on Company performance and based on your individual performance. The incentive eligible earnings calculation uses a daily pro-rata based on your start date. The APIP payout typically occurs in the first quarter of the calendar year following the end of year performance cycle. To receive payout, you must be employed on the payment date.

Holiday Bonus: You will be eligible for the company's Holiday Bonus which traditionally, has been valued as equivalent to two weeks' base salary for eligible full-time employees, pro-rated based upon start date within the calendar year. The Holiday Bonus is discretionary and dependent on approval by the Board of Directors and is paid in December.

Benefits: During your employment with USAA, you will have the opportunity to participate in a wide variety of benefit programs to help you manage your work and personal life. These benefits include a full range of health, wellness, and financial security benefits that are truly extraordinary. The USAA Retirement Benefit Center is available to address any questions regarding your options by visiting www.mytotalrewards.usaa.com clicking on 'Prospective Hire', or by contacting us at (800) 210-USAA, option 2.

To highlight some of our Standard Benefits include:

- Retirement Savings Plan (401k)
- Retirement Income Benefit (Pension Plan)
- 7 designated holidays
- 2 volunteer days
- 25 days of annual paid time off, with the option to buy more during annual enrollment
- Medical
- Dental and Vision
- Life and Accidental Death & Dismemberment
- Parental Benefit
- Wellness Programs
- Education Assistance up to PhD

USAA Product Eligibility: USAA is committed to providing extraordinary services to our employees. To ensure you are optimizing the many services available to you, and if you are not yet a member, please contact New Member Acquisition (NMA) at 1-800-531-8722 to establish your eligibility which enables you to take advantage of USAA's products and services.

Employment Eligibility: While our intent is to move forward, this offer is not to be construed as a final offer of employment until the successful completion of the following:

- To the extent permitted by law, a background check to include a criminal background check, credit check (if applicable), verification of your education and employment history, and military service (if applicable)
 - o As a point of reference, the background process normally takes approximately 10 business days to complete, however can vary depending on individual factors. Your responsiveness is key to whether USAA can finalize this offer in a timely manner.
 - Completion of a satisfactory drug test
 - USAA's Conflict of Interest process which reviews areas such as outside employment or agreements you may have with other companies or organizations
 - If applicable, a licensing validation process
 - All new employees must complete the I-9 form with our EMP Trust vendor, a trusted USAA business partner. Section 1 **must be completed** on or before their first day and Section 2 must be completed within 3 business days of their start date.
 - o Employee must provide acceptable documentation based on the [USCIS guidelines](#) [link], to complete the I-9 form and verifying their eligibility to work in the United States within three days of their start date.
- Failure to produce I-9 documentation as required might affect your employment eligibility.***

Employment At Will: This letter is not a contract of employment. Your employment relationship with USAA is "at-will," that is, the relationship is based on mutual consent. If your interests are better served by leaving the company, you are free to do so. Likewise, if USAA believes that it would be best-served by terminating the employment relationship, USAA is free to do so. At-will employment means that you or USAA may terminate the employment relationship at any time, with or without cause, and with or without prior notice.

Regulatory Documents: USAA is required to provide participants with certain regulatory notices advising them of their rights under law. Included is the Qualified Default Investment Alternative (QDIA) Notice, which explains how any contributions made to the USAA Retirement Savings Plan are directed if an investment election is not affirmatively selected. You may access these notices prior to date of hire by visiting www.mytotalrewards.usaa.com clicking on 'Prospective Hire', and then clicking on Retirement Plans'. You may also request a printed copy of these notices, at no charge, by contacting the USAA Retirement Benefit Center at (800) 210-USAA (8722), Option 2.

Wyatt, we feel you will make a positive impact upon the future direction and success of USAA and hope you join USAA. Should you have any questions about this offer, please contact your Recruiter.

Sincerely,
Justin Llamas
USAA Recruiting
+1 210-505-8925
Justin.Llamas@usaa.com

USAA is an EEO/AA Employer - applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, age, disability, genetic information, sexual orientation, gender identity or expression, pregnancy, protected veteran status or other status protected by law. Please do not reply to this e-mail. The sending mailbox is not monitored and you will not receive a response. If you have questions about this message, please contact the sender via the information in the signature block above.