

A2A Transfer Service Terms and Conditions

1. Description of Service. The A2A service enables you to request a transfer of funds: (1) from an account you have with us that is eligible to be used with and is enrolled in the service (“Eligible Credit Union Account”) to your account at another financial institution enrolled in the service (“Verified Account”) or (2) from a Verified Account to your Eligible Credit Union Account. The Credit Union generally uses the ACH Network to execute A2A transfer requests, but other methods of transfer may also be used. A2A may be accessed via our online banking service.

2. Use of Service. You agree to use the Service for legal purposes and not in violation of any laws, including but not limited to, laws and regulation designed to prevent money laundering and laws prohibiting internet gambling. If any of the accounts you have with us has a joint account holder, you represent and warrant that the joint account holder has consented for you to represent both and use the account with this service. If you do not give such consent, you should not use that account and we will terminate your use of service if we are notified of such situation.

3. Authorization to Transfer Funds. You represent to the Credit Union that you own each Eligible Credit Union Account and Verified Account and have full right and authority to all the funds on deposit therein. In addition, you authorize us to execute and charge your Eligible Credit Union Account(s) for any A2A transfer request to a Verified Account and from a Verified Account to your Eligible Credit Union Account, including any related fee, subject to any applicable limit as to dollar amount, time delays to complete transfers when your A2A transfer requests are made in accordance with the procedures established by us. You agree that we have no obligation to execute any request for a transfer using A2A transfer that is not initiated in accordance with such procedures. You understand that acceptance and processing of an A2A transfer request is subject to the terms and conditions stated in this Agreement, as amended from time to time. This authorization shall remain in full force and effect until you have informed the Credit Union and we have had a reasonable opportunity to act on it.

4. Accuracy of Information. You agree that the Credit Union is relying upon the information you provide in originating an A2A transfer on your behalf. Any errors in the information, including incorrect or inconsistent account names and numbers or the ABA number or name of the financial institution holding your Verified Account are your responsibility. You agree that if A2A transfer instructions identify a Verified Account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. You understand that financial institutions holding your Verified Accounts may not investigate discrepancies between names and numbers and the Credit Union has no responsibility to investigate discrepancies between names and account numbers.

5. Limitations. Not all types of accounts are available for funds transfer service. For example, retirement, business and corporate accounts are not eligible. Also, you must check with your financial institution to verify their ability to participate in external funds transfer service. Also, there may be limitations related to each transaction such as total amount, number of transactions allowed, or total transaction amounts defined by your financial institution. All funds transfers are also subject to the rules and regulations governing the relevant Verified Accounts. You agree not

to request any A2A transfers from or to Verified Accounts that are not allowed under the rules or regulations applicable to such accounts.

6. Account Set-up and Verification. The Credit Union will initiate a funds transfer request for you when you access your Eligible Credit Union Account(s). The Credit Union's procedures are designed to authenticate your identity before accepting a request for an A2A transfer but not to detect errors in the content of your instructions. You authorize us to verify your account at another financial institution ("Third Party Account") through the use of a trial transfer, in which one or more low value transactions will be made between the accounts. Once the verification process is successful, each Third-Party Account will become a Verified Account. You agree to verify online the amounts of such deposits and/or withdrawals. Upon your request, we will make electronic transfers from your designated and active Eligible and Verified Accounts via the Automated Clearing House (ACH) system in the amount you specify. You agree that such requests made with this service constitute your written authorization for such transfers. You understand that we and any other financial institution may limit the number of transactions that you authorize from a savings or money market account.

7. Transfer Requirements and Conditions. Your request for a transfer will be executed on the current Business Day so long as it is initiated by the cutoff time of 1:00 p.m. If your request for a transfer is received by the Credit Union on a day that is not a business day or on a business day after the established cut-off hour, we will not process your request until the next business day.

We may change your transfer limits at any time. You agree that we may reduce your limits without prior notice upon occurrence of a Disqualifying Event, including: (i) any of the accounts you have with us are not current or are not in good standing, (ii) you have had an overdraft, an over-limit item, or an item returned for insufficient funds with respect to any Credit Union account during the current or three prior calendar months, or (iii) you have had any prior transfer to or from a non-Credit Union account canceled, revoked, or uncompleted due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.

8. Modifying or Cancelling Pending Transfers. Pending transfer instructions can be cancelled or modified until the status changes to "In Process". Transfer instructions cannot be cancelled or modified after the cut-off time on the transfer date. If you close an Eligible or Verified Account, you are responsible to remove it from the service to avoid any transaction failure and charges related to a failed transaction. There may be additional fees to you for failed transactions.

9. Rejection of an A2A transfer Request. We reserve the right to reject your funds transfer request. We may reject a request if the dollar value of one or more of your transfer requests exceed the daily or monthly transfer limit if you have insufficient available funds in your Eligible Credit Union Account for the amount of the A2A transfer, if your request is incomplete or unclear, if the Credit Union identifies a security risk related to a requested transfer or if the Credit Union is unable to fulfill your request for any other reason. You understand that if the Credit Union rejects a request for an A2A transfer for one or more of the reasons set forth above, you will be informed of the rejection during your online session or by e-mail as soon there-after as the Credit Union has determined to reject the request.

10. Cancellations, Amendments or Recalls. You may cancel or amend a funds transfer request only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. We shall not be liable to you for any loss resulting from the failure of the beneficiary financial institution to agree to a recall or amendment of your funds transfer request. You further agree that we shall not be responsible for any delay, or failure to execute your funds transfer request due to circumstances beyond our reasonable control - including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request to the bank or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or acts or omissions of any intermediary bank or beneficiary bank.