**Digital Banking Agreement**

This Digital Banking Agreement ("Agreement") describes the rights and obligations between Connexus Credit Union and every member that utilizes the Digital Banking Service and/or Bill Pay Service. Please read this Agreement carefully. By enrolling and using the Service, you agree to comply with the terms and conditions of this Agreement. This Agreement will become effective immediately and shall remain in full force until it is cancelled or terminated.

The terms and conditions in this Agreement apply to all Connexus Credit Union Digital Banking services. All account and service agreements you have with us, including, but not limited to the Account Information Terms & Conditions Disclosure, remain in full force and effect and are not modified by this Agreement. You should review your other agreements with us for any additional terms and conditions that might affect your use of the services.

Definitions

The following definitions apply in this Agreement:

"Authorized Representative" is someone that is appointed, authorized and obligated to act ethically and in the best interest on behalf of another person. Authorized Representatives may include, but are not limited to, Power of Attorneys, Guardians, Trustees and Representative Payees.

"Bill Pay" is the internet-based service that enables you to schedule and pay your bills from your Connexus Credit Union account(s);

"Business Day" refers to Monday through Friday, excluding federal holidays;

"ISP" refers to your Internet Service Provider;

"Digital Banking" is the internet-based services you can use to remotely access and transact on your Connexus Credit Union account(s);

"Payment Account" refers to your Checking or Savings Account with Connexus Credit Union. Multiple accounts can act as your Payment Account. Sufficient available funds must be in your Payment Account to send the payment;

"PC" means your personal computer that enables you, along with an Internet browser and ISP, to access your Digital Banking account. You will need a supported web browser that meets the minimum requirements in order to use this service. Click the Brower Support link near the bottom of the Digital Banking login page to determine whether your browser meets the minimum requirements;

"Service" refers to all Digital Banking services mentioned throughout this agreement, as applicable;

"We", "us", "our", refers to Connexus Credit Union which offers the Service and holds the accounts accessed by the Services, and may also include any agent, contractor, service provider, licensor, designee, or assignee that Connexus Credit Union may involve in the provisioning of the Service;

"You" or "your" refers to the account owner(s) and any Authorized Representative;

ACCESS TO SERVICES

Connexus Credit Union offers instructions on how to use Digital Banking online Services. You can access your accounts through the use of your Internet-enabled device and ISP, using your Username and your Password. You may access your account 24 hours a day, 7 days a week. However, the availability of Services may be suspended

for brief periods of time for the purposes of maintenance, updates, software revisions, scheduled outages, and unplanned outages. In addition, access to the Service may be slower at times due to high Internet traffic or other factors beyond our control. We are not responsible for any delays or difficulties you may have in accessing the Service or certain features.

Connexus Credit Union with Digital Banking

You can access your deposit and loan accounts online. You may also be able to:

•Pay your bills with the Bill Pay Service;

•Make one-time transfers or schedule future transfers, such as transfers between deposit accounts and to make loan payments;

•Transfer funds among your checking, savings, and money market accounts;

•View your account details at another financial institution;

•View and save your account transaction history, periodic statements, tax forms and other electronic notices.

•Set up alerts to notify you of new transactions and balance changes on your account;

•Apply for new products such as loan, checking, and share accounts;

•Update your contact information such as phone number or email address;

•Change your Digital Banking Username, Password and other security settings;

•Securely communicate with a Connexus Credit Union representative.

**Features available can vary based on several factors, including, but not limited to: type of ownership on account, length of membership, overdrafts or delinquencies, or age of member.*

Service Modifications

New Digital Banking Services may be introduced from time to time. Connexus Credit Union reserves the right to modify services offered at its sole discretion at any time. We will notify you if we modify or cancel a Service. In most cases, you will receive notifications through the Message Center in the Digital Banking platform; however Connexus Credit Union reserves the right to notify you by e-mail, conventional mail, statement inserts, or newsletters; at our discretion. By using any of these Services, you agree to be bound by the rules of such Services, which will be made available to you.

Termination

We may immediately terminate your Digital Banking Service privileges if you do not comply with the agreements governing your accounts and the Digital Banking Service.

Access to the Service may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create a liability to us. Service may be reinstated once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. If there has not been any Digital Banking or Bill Pay activity for a period of 180 consecutive days, the Services may be terminated or inactivated by us. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any other fees associated with the Service.

You may contact us to terminate your login access credentials and cancel a Digital Banking Service you have enrolled in. You may notify us by one of the following methods:

•By sending a secure message in your Digital Banking;

•By calling us at 800.845.5025;

•Visiting one of our branches.

Schedule of Fees

Connexus Credit Union offers the benefits and convenience of Digital Banking and Bill Pay Services free of charge for consumer accounts. Please refer to our Fee Schedule for details about fees related to your account and transactions.

GENERAL TERMS AND CONDITIONS

Security & Privacy

We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us.

You are responsible for keeping your Username and Password credentials confidential. We cannot access or view your password. Call us immediately at 800.845.5025 if you suspect your account has been comprised or you identify unauthorized transactions. Here are some guidelines to help protect against fraud:

•Do not give out your Username, or Password;

•Do not leave your PC or internet enabled device unattended while you are connected to the Credit Union's Digital Banking online Services;

•Never leave your account information accessible to others;

•Do not allow your internet browser to store your Username and Password;

•Do not include sensitive account information in emails, including but not limited to Username, Password, etc. in any public or general email system;

•If you suspect your Digital Banking credentials have been compromised, use the password change feature within the Settings>Security sections of Digital Banking to change your password.

No Credit Union employee or Service Provider will contact you via email or phone requesting you to provide non-public personal information or login password credentials. If you are contacted by anyone requesting this information, do not comply with the request and contact us immediately at 800.845.5025.

Confidentiality

Please refer to our website to learn about our Privacy Policy and security practices. We will not disclose your personal information to third parties except in the following circumstances:

•Where it is necessary for the provision of Digital Banking and to complete your transfer orders;

•In order to verify the existence and condition of your account and transactions, such as through a credit bureau report, another financial institution or merchant;

•In order to comply with government or court orders, or other reporting requirements;

•If you give us your permission;

•If it is necessary for the security purposes of our service providers, our servicing agents, and/or contractors providing our Digital Banking Services;

•If it involves a claim by or against us concerning a transaction on your account.

By using the Service, you authorize us and our service providers to access third party sites on your behalf and to retrieve information requested by you. For all purposes hereof, you hereby grant your financial institution and its Service Providers a limited power of attorney. YOU ACKNOWLEDGE AND AGREE THAT WHEN WE ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, WE ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY.

Credit Union Agreements

In addition to this Agreement, you and Connexus Credit Union agree to be bound by the terms of all online banking services you utilize in our Digital Banking platform. Your use of the Digital Banking Service, the Bill Pay Service and any other online banking service is your acknowledgement that you have received the agreement and will adhere to the terms.

Governing Law

This Service Agreement and Disclosure is made in Wisconsin and shall be governed by the laws of the State of Wisconsin to the extent that Wisconsin Law is not inconsistent with controlling Federal Law.

Assignment

We may assign this Agreement to an affiliate of Connexus Credit Union or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent. You may not assign this Agreement to any other party.

Indemnification

You agree to indemnify, defend and hold us harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to your use of the Digital Banking Service. You also agree to indemnify, defend and hold our service providers harmless against any third party claim or demand.

Your Hardware and Software

We are not liable for any loss resulting from any failure of your hardware, software, internet browser provider or internet access provider. Nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access the Digital Banking Service.

The Credit Union is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC or Internet enabled device using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

You are solely responsible for the maintenance, installations, and operation of your computer. The Credit Union shall not be responsible for any errors, deletions, or failures that occur as a result of any malfunction of your computer or software. You should routinely scan your PC using a reliable virus detection product. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers. The Credit Union shall not be responsible for any computer virus that affects your computer or software while using our Services.

E-SIGNATURE AND ELECTRONIC DISCLOSURES

You agree that we may provide in an electronic format all disclosures, notices, communications, terms and conditions, and amendments thereof related to the Services. Disclosures that we may provide in an electronic format include, but are not limited to: account disclosures, Digital Banking service agreements, changes in account terms, notice of fee changes, and privacy notices.

How to Obtain Electronic Disclosures (E-Disclosures)

We will always post the most current Digital Banking service agreements on our website or within the Digital Banking platform. If any amendments to these agreements have an adverse effect upon our members, we will provide you notice of the amended agreements in accordance with regulations.

We may also send our members a secured email or secured message through our Digital Banking service that tells you where disclosures and/or account statements can be viewed on our website. We may also send certain disclosures or notices as an email or message attachment.

You may download, save and print electronic notices and disclosures from your computer or mobile device dependent on the hardware and software capabilities that are described below.

If you need help printing or if you need a paper copy of any notice or disclosure, please contact us at 800.845.5025 during regular business hours. Additional charges for paper copies may apply. Please review the Fee Schedule on our website.

System and Equipment Requirements

You should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. We may revise hardware and software requirements from time to time if necessary. You will need:

•Internet access;

•A valid email address;

•A supported web browser;

•A printer connected to your computer to print disclosures or sufficient hard drive space or other media (e.g. USB drive or CD) if you plan to download and save disclosures in an electronic format;

•You may need to install PDF reader software such as Adobe Acrobat Reader 4.0 or higher.

Cancellation of eStatements and eNotices

If you wish to begin receiving paper statements and notices, you may tell us by:

•Clicking on the eDocs widget within the Digital Banking platform. Under Settings, select 'Unsubscribe'. This process will immediately allow you to opt out of eStatements and eNotices;

•By calling our Member Contact Center at 800.845.5025.

•Visiting your local branch. Branch locations may be found at the Credit Union website, www.connexuscu.org

Please do not send confidential information unsecured through public email servers.

D. Email Address Changes

We must maintain your current email address at all times. It is your sole responsibility to provide us your current contact information, including email address. You should notify Connexus Credit Union of any changes to your personal contact information through any of the methods described in section C above.

E. Acceptance of E-Disclosures

By utilizing Digital Banking and/or Bill Pay Services, you have electronically agreed to the terms of the Service.

**Connexus Credit Union Electronic Statement Agreement and Disclosure**

Please read this agreement carefully before accessing or using the service. By agreeing below, you agree to accept delivery of your periodic account statements (eStatements) and related disclosures (eNotices) online.

Scope of Consent

eStatements: Your eStatements will include the periodic (monthly/quarterly) statement of account and transaction activity for your deposit and loan accounts; electronic funds transfer (EFT) services, periodic notice of billing error rights and annual tax documents.

eNotices: Along with your eStatements we may provide future documentation including but not limited to: notices of change in terms for deposit, EFT or loan services and Annual Privacy Notices.

You will receive an email notice stating that your eStatements are ready to be viewed on the Connexus Credit Union Digital Banking service.

By signing up for eStatements, you elect and authorize Connexus to begin electronic delivery of your periodic account statements, tax documents, as well as notices we are required to provide under applicable Federal and State Statutes. eStatements will contain all the same information as your paper statements. You have the same opportunities to contact us about any errors or problems.

New users who activate this feature before the last business day of the month will be able to view and print out their online statements by the third business day of the new month. When you initially sign up for eStatements you may receive a paper copy as well as an eStatement of your statement that first month. As a customer of the Service, you will not be charged by the Credit Union for receiving an eStatement or eNotices electronically. As part of the Service, the Credit Union will provide a history of prior statements of up to 24 months for you to review and print as needed. There may be a charge for additional services, such as a request for a paper copy of your

statement from the Credit Union, and other optional services, which can be found on the Fee Schedule at https://www.connexuscu.org/disclosures-and-fees.

Your Rights and Responsibilities

Your email address

You must have a valid, active email account to use this service. If at any time your email address changes, you must notify the Credit Union immediately to assure timely receipt of email notifications. You agree to indemnify and hold the Credit Union harmless in the event of any loss for failure to provide the Credit Union with an accurate and current email address. You understand that eStatements and eNotices will continue to be considered available and delivered even if you are unable to access your email notifications.

Hardware/Software Requirements

You may view your statements as electronic documents within Digital Banking. To view disclosure documents online you must have a computer, Internet access, and a supported web browser that meets the minimum standards found at https://onlinebanking.connexuscu.org/Authentication#/browser-support. You may also print and download these documents. To access downloaded documents, you may need to install PDF reader software such as Adobe Acrobat Reader.

Withdrawal of Consent

You may cancel your Service at any time by providing us with a request via one of the options below. Your request will take no longer than fifteen (15) days to become effective from the date we receive the request. If you cancel this Service, we will resume sending you a statement via regular mail. The resumption of paper statements may be subject to a fee as listed on the Credit Union Fee Schedule. Further, you agree that we can terminate your Service and provide you with mailed statements for any reason at any time.

- Navigate to Statements and eDocs and click the Unsubscribe button. This process will immediately allow you to opt out of eStatements and return to receiving paper statements.
- Send a message with your withdrawal instructions within the Message Center of Digital Banking.
- Calling our Member Contact Center at (800) 845-5025.
- Visiting your local branch. Branch locations may be found at the Credit Union website, https://www.connexuscu.org/about/branch-and-atm-locations

Paper Option: You have the right to request and receive a paper copy of your eStatements and eNotices at any time by contacting us using any of the methods listed above. There may be a fee for requesting any paper copy of a statement or disclosure we have previously provided to you electronically. Review our Fee Schedule for any current applicable fees.

Other Agreements with the Credit Union:

This service is provided by the credit union to you without any implied or expressed warranties, such as those relating to access, fitness of use, errors, or uninterrupted service. Furthermore, the credit union, processors, or other third-parties contracted by the credit union, will not be responsible for, and member agrees to indemnify and hold harmless from any and all liabilities or obligations which arise or are alleged to arise, from acts or failures to act, arising out of the delivery, performance, or use of this service, whether incurred by you or any third party.

Assignment

Connexus may assign this Agreement to any future, directly or indirectly, affiliated company. Connexus may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. You may not assign this Agreement to any other party.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the state of Wisconsin and federal law, as applicable without giving effect to its conflict of law provisions of your actual state or country of residence. If either Connexus or you have any dispute or disagreement with the other regarding the Agreement that we cannot resolve amicably, both parties agree that the sole and exclusive remedy shall be binding arbitration in Wisconsin in accordance with the rules and procedures of the American Arbitration Association then in effect.

**Connexus Credit Union Bill Payment Agreement and Disclosure**

You acknowledge electronic receipt of the Terms and Conditions Agreement ("Agreement") associated with Connexus Credit Union's ("The Credit Union") Internet Bill Pay Service ("the Service") and agree that you have read and will abide by this agreement. You understand that a copy of this Agreement can be printed using your browser's print command and a printer. The Credit Union reserves the right to refuse enrollment in the Service to any member for any reason. The Service is only available to Eligible members who live within the United States, its possessions and territories.

Service Description

You may pay bills via the Bill Payment Service by electronic means or paper check based on availability to eligible payees located in the United States within established Bill Payment Service limits. You must have a checking account in order to use the service. This service may be accessed either online or via your mobile device.

Definitions

"Business Days" refers to Monday through Friday, excluding Federal and Credit Union holidays

"Cutoff Time" refers to 4:00 p.m. CT on any Business Day

"Deliver On Date" refers to the date in which your bill payment transaction is estimated to be delivered to your chosen Payee

"Payee" refers to the vendor/biller, person or entity to which you wish a bill payment to be directed.

"Payment Account" refers to your Checking Account. Should the account not have sufficient funds or be overdrawn when a bill payment is scheduled, an available balance on a Line of Credit loan at Connexus, from which all bill payments may be made and/or such funds collected. Multiple checking accounts may be established as Payment Accounts.

"Payment Instructions" refers to the information provided by you by the Service for a bill payment to be made to your Payee (e.g., Payee name, account number, payment amount, payment date, etc.).

"Payment Service" and "Bill Payment Service" refers to the Bill Payment Service.

“Send On Date” refers to the Business Day of your choice upon in which you want your bill payment to be made and the date your payment will be processed.

Payment Processing

By providing the Bill Payment Service with the payee names and account information, you authorize the Bill Payment Service to follow the Payment Instructions that it receives from you through the Service. When a Payment Instruction is received by the Bill Payment Service, you authorize it to debit your designated Payment Account(s) and remit funds on your behalf so that the funds arrive as close to the Business Day designated by you as reasonably possible.

Payments and transfers from your Payment Account may be processed in four different ways:

Today: If you designate a bill payment as a “Today” transaction, the Send On Date will be the same Business Day if requested prior to the Cutoff Time. Sufficient available funds must be available in the Payment Account at the time you request the transaction.

Future: If you designate a payment as a “Future” transaction, you may request that the transaction be made on a future date. You will only be able to establish payments with a Send On Date that is a Business Day. Sufficient and available funds must be available by 12:00 a.m. CT of the night before the Send On Date. “Future” transactions may be canceled or changed as long as they are in a pending status.

Recurring: If you designate a payment as a “Recurring” transaction, you may request that the transaction be made in the same amount to the same Payee or account on a specified regular, periodic basis. You will designate a “start” and “end” date. You will only be able to establish the initial recurring payment with a Send On Date that is a Business Day. Sufficient and available funds must be available by 12:00 a.m. CT of the night before the Send On date. Recurring scheduled payments that land on a non-business day, will be processed the prior business day. “Recurring” transactions may be canceled or changed as long as they are in a pending status. You may only establish a single recurring payment to the same Payee.

Stopping or Modifying Online Bill Payment Payments

Payments designated as “Today” transactions cannot be stopped, canceled, or changed once they are being processed.

Stop payments are only applicable to payments made by paper check that have not yet cleared. In order to request a paper check stop payment, you must contact Member Contact Center. The Credit Union will make every effort to accommodate your request; however, the Credit Union will have no liability for failing to do so. You are responsible for completing any/all modifications to payments, payees, etc.

The Credit Union may also require you to submit your request in writing within fifteen (15) days. The charge for each stop payment request will be the current charge for the service as listed in the Credit Union Fee Schedule available at https://www.connexuscu.org/disclosures-and-fees .

If we do not properly complete a stop payment on a bill payment made by paper check on time according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable if the information provided to us to process the stop payment order is incorrect or the fault lies with the member. There may be other exceptions deemed applicable by us.

## Documentation of Payments

After every payment is made, a confirmation with reference information will be viewable through the Service. In addition, information about your payments will be reflected on your periodic statements.

## Terms and Conditions

### Payments and Payees

You are responsible for all bill payments authorized through use of your Login Credentials. If you do permit other persons to use the Bill Payment Service by providing your Login Credentials in violation of this Agreement, you are responsible for any/all transactions they authorize.

All payments you make through the Bill Payment Service will be deducted from your designated Payment Account. Any payment you wish to make must be payable in U.S. Dollars. Each Payee must appear on the Payee list you create with us and the account you are paying must be in your name.

You authorize us to choose the most effective method to process your payments. You will receive a transaction confirmation number for each properly instructed payment.

You must allow sufficient time for the Payee to receive and process the payment before the payment due date (the due date shown on your invoice or provided in your agreement with Payee, not taking into account any grace period provided by the Payee). You will assume full responsibility for all late fees, finance charges, or other actions taken or imposed by Payee.

IMPORTANT: Payments may take up to ten (10) Business Days to reach the Payee, as they could be sent either electronically or by paper check through United States Postal Service (USPS) regular mail. In cases of loss, delay, or mishandling by USPS, payments could take longer than 10 Business Days to reach the Payee. We are not liable for payments lost, delayed, or mishandled by USPS. We are not liable for any service or late charges levied against you for late payments.

A notice will be sent to you of transactions we are unable to process because of insufficient or unavailable funds or any other return reason. In all cases, you are responsible for either making alternate arrangements for the payment or rescheduling the payment. Returned payments will be canceled and will prevent you from making additional payments until resolved.

### Returned Service Transactions and/or Overdrafts of Your Payment Account

By using the Bill Payment Service, you are requesting payments to be made for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (e.g., insufficient funds), the transaction may not be completed.

In some instances you will receive a return notice from us. In these cases, you agree that normal account fees will be charged to your account in accordance with our established and published fee schedule. By enrolling for and using the Payment Service you agree that we have the right to collect funds from all of your accounts, the available balance on your line-of-credit accounts or any of the overdraft services associated with your account, to recover funds for all payments that have been requested to be paid by you. This includes accounts on which you are the primary owner, as well as accounts on which you are the joint owner.

Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the payments you make ONLY in the following situations:

- If we return transfers or payments made from your Payment Account which are drawn on insufficient funds or if we are unable to complete an electronic payment because of insufficient funds;
- Where it is necessary for completing payments;
- In order to verify the existence and condition of your Payment Account to a third party, such as a credit bureau or merchant;
- To a consumer reporting agency for quality assurance survey/research purposes only;
- In order to comply with a governmental agency or court order;
- If you give us your written permission;
- Pursuant to our Privacy Policy
- Other situations as noted in this Agreement, or at our sole discretion

It is our general policy to keep information about your account confidential. However, we will disclose information to third parties about your account to complete payments or transfers as per your instructions; to a consumer reporting agency; to comply with a governmental agency or court order; or, if you give us written permission.

Service Limitations

We reserve the right to refuse to pay any Payee to which you may direct a payment. We will notify you promptly if we decide to refuse to pay a person or entity designated by you. This notification is not required if you attempt to pay tax or court-related payments or payments outside the United States and its possessions/territories, or any other payments which are prohibited under this Agreement.

The following payment types are prohibited through the Bill Payment Service:

- Payments to Governmental Agencies;
- Tax Payments;
- Court ordered payments;
- Payments to Payees outside the United States or its possessions/territories;
- Other categories of prohibited Payees that we may establish from time to time;
- Payments to Payees in excess of $9,999.99.

Fees

Standard account fees (where applicable) will continue to apply. You are responsible for any and all telephone access fees or Internet service fees that may be accessed by your telephone and/or Internet service provider.

Error Resolution and Disputes

Notify Connexus immediately if you believe unauthorized transfers may have been made. Contact us within two business days after you learn of unauthorized access to your account(s) and/or that you believe your account number and password has been lost, stolen or compromised. If you do so your liability may be no more than $50. If you fail to notify us within two business days of the unauthorized access, you could lose all the funds in your Account.

Call us or write us at the telephone number or address listed below, as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

In your letter please include the following:

1. Tell us your name and account number (if any).

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

Address: Connexus Credit Union PO Box 8026 Wausau, WI 54402-8026

Phone: (800) 845-5025

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for ATM/debit card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (5 business days for ATM/debit card point-of-sale transactions and 20 business days if the transfer involved a new account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit Union Liability

Late charges or fees incurred due to your failure to follow the procedures and timing described herein, the Service will bear no liability. If you incur late charges or fees due to the Service failing to follow your properly executed instructions, the Service may reimburse you for charges or fees incurred. The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

- If your Account does not contain sufficient funds to complete the payment or transfer or the transfer would exceed the credit limit of your established Line of Credit loan, if applicable;
- The funds in your Account are uncollected funds, or subject to legal process;
- The bill payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
- The Payee mishandles or delays a payment sent by the Service;
- You have not provided the Service with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment;
- Circumstances beyond the Service's control (such as, but not limited to, fire, flood, or interference from an outside force) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances;

- We have reason to believe the transaction requested is unauthorized;
- If you have not properly followed the Credit Union's bill payment instructions or have provided us with wrong or inaccurate instructions.

Provided none of the foregoing exceptions to the Service's performance obligations are applicable, if the Service causes an incorrect amount of funds to be removed from your Account or causes funds from your Account to be directed to a person or entity which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Account and for directing to the proper recipient any previously misdirected payments or transfers.

Suspension and Termination of Service

You may cancel your Service at any time by providing us with a request in writing by secure message, fax or by mail. Your request will take no longer than fifteen (15) days to become effective from the date we receive the request. You agree that we can terminate your Service and provide you with mailed statements for any reason at any time. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

We reserve the right to temporarily suspend the Bill Payment Service in the event that there are insufficient funds in your Draw Account to pay your scheduled bill payments.

Assignment

Connexus may assign this Agreement to any future, directly or indirectly, affiliated company. Connexus may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. You may not assign this Agreement to any other party.

Geographic Restrictions:

The Connexus Credit Union Online Banking Service described in this Agreement and any application for consumer credit and deposit services at our website are solely offered to citizens and residents of the United States of America. Citizens and residents may not be able to access the Service outside the Unites States of American and Puerto Rico.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the state of Wisconsin and federal law, as applicable without giving effect to its conflict of law provisions of your actual state or country of residence. If either Connexus or you have any dispute or disagreement with the other regarding the Agreement that we cannot resolve amicably, both parties agree that the sole and exclusive remedy shall be binding arbitration in Wisconsin in accordance with the rules and procedures of the American Arbitration Association then in effect.

**Transfer Agreement**

This Transfer Agreement ("Agreement") sets forth the terms and conditions for the various types of transfers that are available within the Connexus Credit Union Digital Banking Service (“Service”) and the rights and responsibilities concerning these transactions, including rights under the Electronic Fund Transfer Act.

By using the transfer service you are affirming your consent to receive information electronically, that you have the ability to receive and retain electronic communications, and that you agree to the terms and conditions set forth in this agreement. Connexus reserves the right to provide information and notices about the Transfer service to you by non-electronic means.

Connexus reserves the right to refuse enrollment in the Transfer service to any member for any reason. By accepting this agreement, you are authorizing Connexus to check your accounts and to obtain a credit report to verify your eligibility for any accounts and services you request now or in the future.

Connexus Credit Union (“Connexus”) may, at your direction, from time to time initiate a transfer of funds in your Connexus account(s) to an account you own at another financial institution or a transfer from that account to your Connexus account.

Transfers through the Service that affect savings accounts are subject to the federally mandated limitations on withdrawals and transfer transactions described in the Account Information Booklet.

After every transfer is successfully initiated, a confirmation message appears and can be viewed in the transfer activity once the transfer is successfully processed. Documentation of transfers will be reflected on periodic statements, as required by applicable rules.

Transfers between Connexus Accounts (“Internal Transfers”)

Internal Transfers refer to the transfers made from one of your Eligible Accounts to another Eligible Account.

Internal transfers may be one-time, recurring, or scheduled for a future date. Transfers that are not scheduled for a future-date occur immediately and cannot be cancelled.

If a recurring or future-dated internal transfer fails for a reason other than insufficient funds in your Eligible Account from which the funds are being transferred, we may try again to complete it and you may be notified of the failure and further transfer attempts. If the internal transfer fails due to insufficient funds, you will not be notified.

Transfers between Connexus Accounts and other U.S. Financial Institutions (“External Transfers”).

External transfers refer to transfers made to/from your Third Party Accounts at another U.S. financial institution and preauthorized debits and credits initiated by you. They are processed through the Automated Clearing House (ACH) on Business Days and can take up to 3 (three) business days to process. All requests must be made through Connexus’ Digital Banking platform and are subject to the terms of the Digital Banking Agreement and Disclosure, each as in effect from time to time, and applicable laws and regulations.

The Automated Clearing House (ACH) system is used if we receive an ACH entry into your account. ACH credit entries will be governed by the rules of the National Automated Clearing House Association (NACHA), which states that the ACH credit entry shall be governed by and construed in accordance with the laws of the State of Wisconsin.

External Transfer Definitions

“ACH Network” refers to the funds transfer system, governed by the NACHA Rules, which provides funds transfer services to participating financial institutions.

“Business Day” refers to any day that is not a Saturday, Sunday, Federal or Credit Union holiday.

“Draw Account” refers to the account that funds will be withdrawn from.

“Eligible Connexus Account” refers to a Connexus account that is eligible to be used with the Transfer service, such as a savings or checking account, and is enrolled in the service.

“Receiving Account” refers to the account that funds will be deposited into.

“Send Date” refers to the date the transfer is requested to be sent.

“Third Party Account” refers to your account to at another U.S. financial institution, referenced through this service.

“Verified Account” refers to the account owned at Connexus or another financial institution, located within the United States, which has been enrolled in the Transfer service and verified as described later in this Agreement.

External Transfers Terms and Conditions

In order to initiate transfers to/from your accounts other U.S. financial institutions, you will be required to provide account information for your Third Party Accounts.

You acknowledge that if we are able to recognize that you provided us with incorrect or incomplete information, we may make reasonable efforts to contact you to remedy the situation. However, you agree to accept full responsibility for any losses resulting from any such errors.

Verification of Third Party Accounts

When you request a fund transfer to or from a Third Party Account, we verify certain account ownership credentials to confirm you have transactional rights to the Third Party Account. These verification steps are completed via either the Instant Account Verification process or trial deposit process. Instant Account Verification is a process in which your user credentials at another external U.S. financial institution are verified to successfully enroll the Third Party Account for the External Transfer service. Trial deposits involve Connexus making two low value deposits (usually less than $1.00) and one withdrawal from the external account. You are then required to report certain details of such transactions to confirm your account ownership. Your funds are not used for the trial deposits. You will be asked to confirm the amount of the trial deposits in order to verify proper account setup. Connexus reserves the right to require you to use other methods to prove your ownership of a Third Party Account.

You agree that we have the right to collect funds from any/all of your Connexus accounts, including the available balance on your line-of-credit accounts or any of the overdraft services applicable to your accounts, to provide the funds for any transfers that have been requested by you. This includes accounts on which you are the primary owner, as well as accounts on which you are the joint owner.

We are not responsible for any holds on funds placed by other financial institutions.

We will not notify you in the event an External Transfer fails due to insufficient funds.

The terms and conditions for the account types offered by us are stated in the Account Information Booklet apply (e.g., number of monthly transactions allowed on a particular account) and you hereby acknowledge and agree that they are incorporated herein by reference.

Cancellation of External Transfers

Future-dated and recurring External Transfers may be cancelled as long as they are cancelled prior to the Send Date.

Processing of External Transfers

• The withdrawal will be initiated on the same Business Day the credit is initiated.

• If the transfer funds are not available in the Draw Account for any reason, the entire transaction will be either canceled or reversed from the applicable account(s).

• We will not be responsible for restrictions enforced by any other financial institution.

• Standard transaction limits are defined below.

External Transfer Type Daily & Outstanding Dollar Limit Monthly Dollar Limit:

Transfer limits vary based on several factors and may change over time. To inquire about your limit, please contact the Member Contact Center at 800.845.5025. The maximum inbound transfer limit is $25,000 monthly. The maximum outbound transfer limit is $5,000 weekly and $10,000 monthly.

Daily and Outstanding Dollar Limit: The maximum incoming and outgoing transfers in a single day.

Weekly: A week means a calendar week, Sunday through Saturday.

Weekly Dollar Limit: When a new transfer is submitted, all transfers made within that calendar week are subtracted from this limit to determine the remaining funds available to transfer.

Month/Monthly: A month means a calendar month, the period from the first of one month to the day before the following month.

Monthly Dollar Limit: When a new transfer is submitted, all transfers made within the then-existing month are subtracted from this limit to determine the remaining funds available to transfer.

Connexus does not limit the number of External Transfers; however, transfers in excess of the number of funds transfers allowed for accounts, which are subject to Federal Reserve requirements, are not permitted. Connexus may from time to time, for security and risk management reasons, modify the daily or monthly limit, the frequency or the dollar amount of each transfer you can make using this service.

Authorization to Transfer Funds Using the External Transfer Service

You hereby represent and warrant to Connexus that you own each Eligible Connexus Account, Verified Account and have full right and authority to all the funds on deposit therein. In addition, you authorize Connexus to execute and charge your Eligible Connexus Account(s) for any External Transfer request, including any related fee, subject to any applicable limit as to dollar amount. You understand and acknowledge that Connexus has no obligation to execute any request for a transfer using External Transfer that is not initiated in accordance with proper procedures. You further acknowledge that the acceptance and processing of an External 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 Connexus by telephone at 1.800.845.5025 that you have revoked your authorization and Connexus has had a reasonable opportunity to act on it.

Information Relied Upon by Connexus

You acknowledge and agree that Connexus is relying upon the information you provide in originating an External 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. Although you represent and warrant to Connexus that you are the owner of each Verified Account and describe it to Connexus by name and account number (or any other number), you understand and agree that if External 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. In addition, you agree that Connexus has no responsibility to investigate discrepancies between names and account numbers.

Limited Power of Attorney

You acknowledge and agree that when Connexus originates a request for a transfer using the External Transfer Service, Connexus is acting as your agent. You agree to indemnify and hold harmless Connexus as your agent under this limited power of attorney.

Security Procedures

You agree that Connexus will initiate an External Transfer request for you only after you access your Eligible Connexus Account(s) through its Digital Banking service using the established login credentials. You acknowledge and agree that Connexus has established commercially reasonable security procedures for the External Transfer service. You understand that the security procedures are designed to authenticate my identity before accepting a request for an External Transfer and not to detect errors in the content of my instruction.

Termination of External Transfers

We may terminate use of External Transfers at any time, at our sole discretion. Incidents of transactions that are returned for a closed and/or invalid account, External Transfers for which you are not the owner, and repeated incidents of non-sufficient funds may result in termination of External Transfers and/or the Connexus Credit Union Digital Banking Service.

While you may request a reinstatement by contacting us; we reserve the right to grant or deny reinstatement.

If at any time you wish to discontinue your use of External Transfer, all pending transactions must either be canceled or completed prior to the termination.

Once your External Transfer service with us has been terminated for any reason, you will have no further right or access to use it and we will not access your Third Party Account thereafter for any reason.

Fees for External Transfers

You may be subject to Connexus fees or fees from other institutions for incidents of insufficient funds or other miscellaneous fees associated with any external transfer. Refer to the Credit Union Fee Schedule for a complete list of fees. Fees, if applicable, will be debited from your Connexus account at the time the draw is made. You authorize us to deduct any/all fees at the time the transfer is initiated. If we are unable to collect the applicable fees due to insufficient funds, you authorize us to debit any of your accounts held at the Credit Union and/or take any means necessary to collect the fees.

Execution of a Request for an External Transfer

Requests for External Transfer will be based on the estimated Delivery Date provided by the Digital Banking platform. There may be circumstances out of our control that cause a delay in the Delivery Date and should be taken into consideration. If an earlier transfer is needed, please contact our Member Contact Center at 800.845.5025 to discuss other options.

Actions for an Unsuccessful External Transfer

In the event of a failed External Transfer, notification will be sent to the preferred email address on file. It is the member's responsibility to contact the Third-Party financial institution to understand and resolve the failed transfer.

Rejection of an External Transfer Request

Connexus may reject your  External Transfer request if;

• The dollar value of one or more of your transfer requests exceeds your daily or monthly transfer limit (as more fully described above);

• You have insufficient available funds in your Eligible Connexus Account for the amount of the External Transfer (plus any applicable fee);

• Your request is incomplete or unclear;

• Connexus identifies a security risk related to a requested transfer;

• Connexus is unable to fulfill your request for any other reason.

You understand and agree that if Connexus rejects a request for an External Transfer for one or more of the reasons set forth above, you will be informed of the rejection during via the Message Center in the Digital Banking system as soon thereafter as Connexus has determined to reject the request.

Cancellations, Amendments or Recalls of an External Transfer Request

External Transfer requests may be canceled or amended within the Connexus Credit Union Digital Banking Service; only if Connexus receives your request prior to the execution of the External Transfer request and at a time that provides Connexus with a reasonable opportunity to act upon that request. Connexus shall not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your External Transfer request.

Delays, Non-Execution of External Transfer Request

Connexus shall not be responsible for any delay, failure to execute, or miss-execution of an External Transfer request due to circumstances beyond Connexus' reasonable control - including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your External Transfer request to the Third Party institution or execution of such request by the Third Party institution, whether caused by strikes, power failures, equipment malfunctions, or acts or omissions of any intermediary bank or beneficiary bank. Connexus makes no warranties, expressed or implied – including the failure of any intermediary bank or beneficiary bank to credit your beneficiary with the amount of the External Transfer after receipt of same with respect to any matter.

Currency of External Transfers

The External Transfer service is available for funds transferred to Verified Accounts in the United States of America only and transfers are made in U.S. dollars only.

Unlawful or Prohibited Use

As a condition of using the External Transfer service, you warrant to Connexus that you will not use the External Transfer service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further warrant and represent that you will not use the External Transfer service in any manner that could damage, disable, overburden, or impair the External Transfer service or interfere with any other party's use and enjoyment of such service. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the External Transfer service. You agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

Error Resolution and Disputes

Notify Connexus immediately if you think someone else has learned your access credentials for the Connexus Credit Union Digital Banking Service or an authorized External Transfer, or other type of online transaction has been made from one of your accounts.

Call us or write us at the telephone number or address listed below, as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

In your letter please include the following:

1. Tell us your name and account number (if any).

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

Address:

Connexus Credit Union

PO Box 8026

Wausau, WI 54402-8026

Phone:  (800) 845-5025

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for ATM/debit card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this we will credit your account within 10 business days (5 business days for ATM/debit card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Service Changes and Discontinuation

Connexus may modify or discontinue the External Transfer service, with or without notice, without liability to you at any time. Connexus reserves the right, subject to applicable law and regulation, to terminate your right to use the External Transfer service at any time and for any reason, including, without limitation, if Connexus, in its sole judgment, believes you have engaged in conduct or activities that violate any of the terms of this Agreement or, if you provide Connexus with false or misleading information or interfere with other users or in the administration of the External Transfer service.

Proprietary Rights

You acknowledge and agree that Connexus and its agents own all rights in and to the External Transfer service. You are permitted to use the External Transfer service only as expressly authorized by this Agreement. You may not copy, reproduce, distribute, or create derivative works, reverse engineer or reverse-compile the technology for the External Transfer service or any of Connexus' other services or technology.

Indemnity

In consideration by Connexus to act upon your request to make an External Transfer, you agree to indemnify and hold Connexus, its directors, officers, employees and agents harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs, and expenses - including reasonable attorney's fees - in connection with or arising out of your acting upon External Transfer instructions pursuant to this Agreement.

Electronic Consent and Acceptance of Terms and Conditions

You understand that in order to enroll in and use the External Transfer service, you must consent to receive and accept the terms and conditions of the User Agreement for External Transfer service, and any amendments to it, electronically. You may withdraw your consent to having this information provided to you electronically by

providing Connexus with a request in writing by secure message, fax, or mail; however, by doing so you understand that you will terminate your right to use the External Transfer service. Withdrawing your consent in this manner will not prevent you from re-enrolling for the External Transfer service.

Amendments

You agree that Connexus reserves the right to change the terms and conditions of this Agreement. Unless otherwise required by law, Connexus may amend this Agreement without prior notice to you. If Connexus chooses to notify you of an amendment or is required to do so by law, Connexus may ask you to agree to an amended version of this Agreement electronically, or mail or deliver a separate notice, statement message or electronic message to me at the last address Connexus has on file for you. Your use of the External Transfer service after such notice has been provided constitutes your acceptance of the amendment.

Assignment

Connexus may assign this Agreement to any future, directly or indirectly, affiliated company. Connexus may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. You may not assign this Agreement to any other party.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the state of Wisconsin and federal law, as applicable without giving effect to its conflict of law provisions of your actual state or country of residence.

Required Equipment

In order to use the External Transfer service and to view and retain a copy of the terms and conditions contained in this Agreement, you understand that you must have a computer equipped with at least: a browser with 128-bit encryption; and either a printer or a disk drive or other electronic storage device.

Consent and Agreement

By using the service, you agree: (1) you have software and equipment that satisfies the above requirements; (2) to receive information about the External Transfer service, including the Agreement and any subsequent amendments to it, electronically; and (3) you have received an electronic version of the Agreement and agree to be bound by the terms and conditions contained therein. Connexus reserves the right to provide information and notices about the External Transfer service to you by non-electronic means.

**Mobile Deposit Agreement**

This Mobile Deposit Agreement (the “Agreement”) governs your use of the Mobile Deposit Service that Connexus Credit Union (“us” or we”) may provide to you (“you” or “your”). Your use of the Service constitutes you accept the terms of the Agreement. We reserve the right to modify, add to or remove portions of the Service. This Agreement is subject to change at any time. Your continued use of the Service will indicate your consent to be bound by the Agreement. We will notify you if the terms of service change via email, text message, our Digital Banking platform or our website.

This Service is provided in addition to other Digital Banking services. All other agreements you have with us, including, without limitation, the Account Information Disclosure and the Digital Banking Agreement remain in full force and effect, are not modified by this Agreement and apply to your use of the Service. You should review the other agreements you have with us for any other restrictions that might affect your use of the Service. Account and service agreements are available either at connexuscu.org/disclosures or within the Digital Banking platform. If there is a conflict between any other agreement you have with us and this Agreement, the terms and conditions of this Agreement will govern.

Definitions
“Mobile Deposit” or “Service” is where eligible members convert an original, physical paper check into an electronic (digital) image via their mobile device and transmit it for deposit into an eligible Connexus account.
“Mobile Device” refers to an electronic device that meets the minimum hardware and software requirements such as cell phone, tablet, or smartphone that has a camera, sufficient storage, and the ability to access the internet and download applications.

Eligibility and Enrollment

To use the Mobile Deposit Service, you must:

- Be a Credit Union member that adheres to the terms and conditions governing the account relationship between you and Connexus.
- Be registered and enrolled in Digital Banking Service.
- Use a working mobile device with sufficient capacity and capability to take pictures, with access to supported browser (see https://onlinebanking.connexuscu.org/Authentication#/browser-support), and ability to download and update applications.
- Use the latest version of the Connexus Mobile Application
- Use one of the two latest versions of the Apple iOS or Android operating system on your mobile device.

Mobile Deposits Processing

Permitted Deposit Items

You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). You agree to only deposit original items drawn on financial institutions in the United States and in U.S. dollars, such as:

- Personal checks
- Cashier's or official bank checks
- Certified checks
- Federal Reserve Bank checks
- Federal Home Loan Bank checks
- Insurance checks
- State or local government checks
- U.S. Treasury checks
- Business/payroll checks
- Other items as per our discretion

You agree that you will not transmit any of the following ineligible checks or items for deposit:

- Checks with any endorsement on the back other than that specified in this Agreement.
- Checks that have previously been submitted through this service or through a remote deposit capture service offered at any other financial institution.
- Checks previously converted to a substitute check, as defined in Reg. CC
- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks containing an alteration, which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Cash, money orders, savings bonds, or non-negotiable items

- Checks that have been post-dated, stale-dated, or are incomplete
- Checks drawn on a foreign financial institution or in a foreign currency
- Third-party, counter checks, starter checks, or traveler's checks

We reserve the right to reject any item transmitted through the Service, at our discretion, without liability to you. We are not responsible for incomplete items or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from Connexus that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We reserve the right to charge back items that are ineligible or returned unpaid to an account you own. You agree that the Credit Union is not liable for any loss, costs or fees you may incur.

Deposit Limitations
Connexus Credit Union may establish limits on the dollar amount, number of items, number of deposits, or other transactional limits applicable to Mobile Deposit.

Limits may vary by member, account type, relationship history, account activity, deposit history, risk considerations, fraud prevention controls, and other criteria determined by Connexus Credit Union. Connexus Credit Union may suspend or remove deposit limits without prior notice when necessary for risk management, fraud prevention, or security reasons. Deposits submitted in excess of applicable limits will be rejected.

Endorsements
You agree to add the following the restrictive endorsement to the back side of each check prior to transmitting it to us for deposit:

*"For Mobile Deposit Only at Connexus"*

Please note that the "For mobile deposit only" checkbox that is often pre-printed on check stock does not meet industry standards to qualify as a restrictive endorsement.

Mobile Deposit Processing and Funds Availability

You may submit a Mobile Deposit transaction any time. Upon successful submission of your Mobile Deposit, deposited funds will be credited to your current account balance immediately. However, only the first $275 of your deposited funds will be immediately available for withdrawal. To allow us time to review and process your deposits, the portion of your deposit that exceeds $275 may not be available for withdrawal until the next business day after the day of deposit.

Longer delays may apply and we reserve the right to delay the availability of deposited funds at any time. We will notify you by mail and/or secure Digital Banking messaging if we place an extended hold on your Mobile Deposit funds. Please review the Account Information Disclosure on our website for additional details on when your deposited funds will be available for withdrawal.

Check Retention
Images of your Mobile Deposit items will be available within your Digital Banking transaction history. You agree to provide the original check within 10 business days if we request it.

We require you to securely store the original, physical paper check for a minimum of 60 calendar days. After 60 days, you agree to destroy the check that you transmitted as an image to render it incapable of further transmission, deposit or presentment.

Returned Items
If any item is returned back to us for any reason, you authorize us to debit or offset the amount of the item from any of your accounts and assess any applicable fees as disclosed in our separate Fee Schedule. Repeated returned deposits may result in the cancellation of the Mobile Deposit Service.

Errors
If, for any reason, you believe that a deposit has been processed incorrectly, or received in error, you agree to immediately contact our Member Contact Center (800.845.5025) to notify us of the matter.

You should closely monitor your account. You must report an error or discrepancy within 60 days of the account statement date where the error first appeared. If you do not report an error within this 60-day period, we will consider the transaction final and you are prohibited from making any claim against us.

Warrants and Guarantees
You warrant and guarantee to Connexus that you will:

- only transmit eligible items.
- not transmit duplicate items.
- not re-deposit or re-present the original item.
- provide true, accurate and complete information to Connexus and you are not aware of any factor that could impair the collectability of the item.

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions and resolution of third party claims, including by providing upon request, any records relating to such items and transmissions.

You agree to indemnify and hold harmless Connexus Credit Union from any loss for breach of this warranty provision. Any breach of the above warranties may result in cancellation of the Service and closure of your accounts.

Service Termination or Suspension
You agree to follow any and all procedures and instructions for use of the Service as Connexus may establish from time to time. We reserve the right to suspend the Service if you are not actively utilizing our Digital Banking platform. We also reserve the right to suspend or terminate the Mobile Deposit Service in the event of abuse, fraud, negligence, or other activity that we deem unlawful or harmful.

Fees
Account or transactional fees may apply. Refer to the Fee Schedule for complete details. You authorize Connexus to deduct any such fees from any Connexus account in your name.