

**ELECTRONIC SERVICES
DISCLOSURE AND AGREEMENT**



Bay Federal
C R E D I T U N I O N

Making a real difference

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THIS ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT SUPERSEDES ALL PREVIOUS ELECTRONIC SERVICES AND REMOTE DEPOSIT CAPTURE DISCLOSURES AND AGREEMENTS PRIOR TO THE EFFECTIVE DATE BELOW.

Effective Date 8/1/2023

ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

In this Disclosure and Agreement, the words “I,” “me,” “my,” “us,” and “our” mean each and all of those who apply for and/or use any of the electronic services described in this Disclosure and Agreement. The words “you,” “your,” and “yours” mean Bay Federal Credit Union. My acceptance, retention, activation, or use of a Visa® Debit Card, Visa® Credit Card, BayFedOnline Banking, Bill Pay, BayFedMobile Banking, Remote Deposit Capture BayFedCards Service, or other electronic funds transaction hereunder constitutes an agreement between you and me as described below.

I understand and agree, for myself (and any person or entity I represent if I sign as a representative of another person or entity) to the terms of this Disclosure and Agreement and your Consumer and Business Fee Schedules.

I understand and agree that this Disclosure and Agreement is a binding contract between the Credit Union and me, whether in my individual or representative capacity, or both, that establishes the rules that control my account(s) with you, and which sets forth my rights, obligations, and responsibilities and the rights and obligations of the Credit Union. When I accept, retain, activate, or use a Visa® Debit Card, Visa® Credit Card, BayFedOnline Banking, Bill Pay, BayFedMobile Banking, Remote Deposit Capture, BayFedCards Service, Zelle, or conduct other electronic funds transactions hereunder, I agree to follow these rules. I also agree to the separate Zelle Terms of Service.

The purpose of this Disclosure and Agreement is to:

1. Explain laws that apply to common transactions;
2. Establish rules to cover transactions or events that the law does not regulate;
3. Establish rules for certain transactions or events that the law regulates but for which it permits variations by agreement; and
4. Provide disclosures of some Credit Union policies to which I am subject or in which I might be interested.

I understand and agree that if any provision of this Disclosure and Agreement is found to be unenforceable, all remaining provisions will remain in full force and effect. You may permit some variations from this Disclosure and Agreement, but you will only agree to do so in writing and such permitted variation will be in effect only as to the particular transaction(s) described in such writing.

I understand and agree that neither this Disclosure and Agreement nor applicable law address every situation or scenario that may arise regarding accounts established at the Credit Union and the services provided by the Credit Union. As a result, I agree that if any situation or scenario arises that, in the Credit Union’s judgment, is ambiguous or not definitively addressed either in this Disclosure and Agreement nor under applicable law, I will abide by the Credit Union’s reasonable

decisions with respect to any such situation or scenario and I agree to fully cooperate with the Credit Union in connection therewith.

This Disclosure and Agreement is given by you in compliance with the Electronic Funds Transfer Act (15 U.S.C. Section 1693, et seq.) and Regulation E (12 CFR 1005, et seq.) to inform me of certain terms and conditions of the electronic funds transfer services I have requested.

At the present time, you provide several types of services that may be accomplished by electronic transfer: preauthorized deposits of net paycheck; preauthorized deposits of pension checks and Federal Recurring Payments (for example, Social Security payments); preauthorized withdrawals for bill payments and other recurring payments; Automated Teller Machine (ATM) electronic fund transfer services at Credit Union owned ("Proprietary") ATMs and on "Shared Network" ATMs such as the CO-OP® Network, STAR®, PLUS®, and Visa®, and such other systems as may be added from time to time; BayFedOnline Banking; Bill Pay; BayFedMobile Banking; Remote Deposit Capture; Electronic Check Transactions; Point of Sale (POS) Transactions; Funds Transfers; BayFedCards Service; Zelle; and other electronic funds transactions. Disclosure information applicable to all electronic services offered by you is given below, with certain specific disclosure information for each service following in separate sections and/or in supplemental agreements. I understand that the agreements, terms, conditions, rules, and regulations applicable to my savings account(s), money market account(s), checking account(s), Visa® Credit Card, personal line of credit, and any other applicable accounts, remain in full force and effect and continue to be applicable, except as specifically modified by this Disclosure and Agreement.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure. Your business days are Monday through Friday, except holidays. ATMs, POS terminals, BayFedOnline Banking, Bill Pay, BayFedMobile Banking, BayFedCards Service, Remote Deposit Capture, and Zelle are generally open, but not always accessible, 24 hours a day, 7 days a week. BayFedOnline Banking, Bill Pay, BayFedMobile Banking, BayFedCards Service, Remote Deposit Capture, and Zelle may be temporarily unavailable due to Credit Union or service provider system maintenance or technical difficulties including those of the Internet Service Provider and Internet software.

Disclosure of Account Information to Third Parties. You will disclose information to third parties about my account or transfers I make:

1. When it is necessary to complete an electronic transaction;
2. To verify the existence and condition of my account for a third party, such as a credit bureau or merchant;
3. To comply with a government agency or Court order, or any legal process;
4. If I give you written permission; or
5. As otherwise permissible under applicable law.

In Case of Errors or Questions About My Electronic Services Transactions.

Visit a branch to complete a dispute form; or

Telephone you at: 831.479.6000 or toll-free at 888.4BAYFED; or

Write you at the address below;

BAY FEDERAL CREDIT UNION
3333 Clares Street
Capitola, CA 95010
ATTENTION: Member Service Center

or

Login to BayFedOnline at **www.bayfed.com**, navigate to the “Secure Forms” tab, and select the appropriate dispute form for my transaction (for example, if I wish to dispute a preauthorized debit card transaction, I must complete a Visa Charge Dispute form) as soon as I can, if I think my statement or receipt is wrong or if I need more information about a transaction listed on the statement or receipt. You must hear from me no later than sixty (60) days after you send me the FIRST statement on which the problem or error appeared.

I must:

1. Tell you my name and account number;
2. Describe the error or the transaction I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information; and
3. Tell you the dollar amount of the suspected error.

If I tell you orally, you will require that I send you my complaint or question in writing within ten (10) business days.

You will determine whether an error occurred within ten (10) business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to forty-five (45) days to investigate my complaint or question. If you decide to do this, you will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within ten (10) business days, you may not credit my account.

In accordance with Visa® Operating Rules and Regulations, I will receive provisional credit for Visa® Debit Card losses for unauthorized use within five (5) business days after I have notified you of the loss.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, you may take up to ninety (90) days to investigate my complaint or question. For new accounts, you may take up to twenty (20) business days to credit my account for the amount I think is in error.

You will tell me about the results within three (3) business days after completing your investigation. If you decide that there was no error, you will send me a written explanation. I may ask for copies of the documents that you used in your investigation.

Your Liability for Failure to Make or Complete Electronic Funds Transactions. If you do not properly complete an electronic funds transaction to my account on time or in the correct amount according to your agreement with me, you may be liable for my losses and damages. However, there are some exceptions. You will not be liable, for instance, if:

- Circumstances beyond your control such as:
 - Fire
 - Flood
 - Earthquake
 - Electronic failure,
 - Or malfunction of central data processing facility, etc., prevent the transaction, despite reasonable precautions;
- Through no fault of yours, I do not have enough money in my account (or sufficient available funds) to make a transaction;
- The funds in my account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment;
- You have received incorrect or incomplete information from me or from third parties (e.g., the U. S. Treasury, an automated clearing house, or a terminal owner);
- The ATM, POS terminal, BayFedOnline Banking, Bill Pay, BayFedMobile Banking, Remote Deposit Capture, BayFedCards Service, Zelle, or other electronic services system contemplated hereunder was not working properly and I knew about this breakdown when I started the transaction;
- The ATM where I was making the transaction did not have enough cash, or cash in the denominations I requested;
- My Visa® Debit Card, Visa® Credit Card, or check(s) has been reported lost or stolen, or my Card has expired, is damaged so that the terminal cannot read the encoding strip or chip, has not been activated, is inactive due to non-use, is retained by you at my request, or because my Card, BayFedOnline Banking, Bill Pay, BayFedCards Service, or BayFedMobile Banking PIN or Password has been reported lost or stolen or repeatedly entered incorrectly;
- The transaction would exceed my Line of Credit limit or Visa® Credit Card limit;
- The transaction would exceed the daily or monthly transaction limit for that service;
- Your failure to complete the transaction is done to protect the security of my account and/or the electronic terminal system;
- There may be other exceptions.

Overdrafts. I understand that you may authorize transactions covered by this Disclosure and Agreement that would cause my account(s) to have a negative (or further negative) balance (determined by reference to my available balance)¹ using any combination of the following overdraft protection programs:

¹ My "available balance" is defined as the funds immediately available to me and not subject to any hold or waiting period under your Delayed Funds Availability Policy or otherwise. Note that check holds, merchant authorizations, pending debit or ACH transactions, and similar situations may cause my available balance to be less than my actual balance and may result in funds that are present but unavailable for transactions.

1. **Transfer from Other Accounts:** I understand and agree that you have the right, but you are not required, to transfer available funds from any of my accounts with you (excluding IRA accounts), including account(s) upon which I am a joint owner, to cover an overdraft and to pay applicable fees. I agree that overdrafts paid by a transfer from any of my accounts with you in excess of funds available in such accounts are payable on demand, and, if not promptly paid, may result in the closure of my account(s). Items that are returned unpaid because of insufficient available funds will be subject to an Insufficient Funds Charge. For the sake of clarity, I understand and agree that an Insufficient Funds Charge may be charged each time an item is presented that cannot be paid due to lack of sufficient available funds. This means that if an item is returned unpaid, my account may be charged an Insufficient Funds Charge and if the same item is represented and cannot be paid, my account will be subject to another Insufficient Funds Charge for the same item. As such, a single item may be subject to multiple Insufficient Funds Charges.

2. **Written Request:** I understand and agree that I may authorize overdraft transactions to be paid by executing a written request specifying the source of funds to be used to cover overdrafts.

If, pursuant to such written request, overdrafts are to be covered by a transfer of funds from another checking account, my savings account(s), or from a line of credit account, such transfer(s) will generally be made only if there are sufficient available funds on deposit or sufficient available credit at the time of transfer. I agree that overdrafts paid pursuant to such a written request in excess of funds in any designated overdraft source are payable on demand, and, if not promptly paid, may result in the closure of my account(s). Items that are returned unpaid because of insufficient available funds will be subject to an Insufficient Funds Charge per presentation of that item. For the sake of clarity, I understand and agree that an Insufficient Funds Charge may be charged each time an item is presented that cannot be paid due to lack of sufficient available funds. This means that if an item is returned unpaid, my account may be charged an Insufficient Funds Charge and if the same item is represented and cannot be paid, my account will be subject to another Insufficient Funds Charge for the same item. As such, a single item may be subject to multiple Insufficient Funds Charge.

3. **Courtesy Pay Program:** I understand and agree that you may, but you are not required to, pay items without sufficient available funds in my account(s) in accordance with the terms and conditions of your Courtesy Pay Program. Such overdrafts will be subject to a Fee. I will see the Courtesy Pay Program Agreement in your Truth-in-Savings Disclosure and Account Agreement for more information.

4. **Exception for ATM and One-Time Debit Card Transactions:** I understand and agree that you will not charge me an Insufficient Funds Charge as a result of ATM or one-time Debit Card transactions unless I expressly consent (opt-in) to pay a fee in connection with such transactions in accordance with applicable law.

Email Communications: I may communicate with you via electronic mail (email); however, I may only email you general questions and

not account information questions. You may not respond to account information-related questions sent to you via email. Also, I should not send you any confidential account or other personal information via email. I understand that I may not perform or request transactions on my account via email. I cannot request a stop payment or report an unauthorized transaction via email. Given that these types of requests/transactions require expeditious handling, I must make these requests by calling or mailing a letter (or submitting a dispute form, if applicable) to you as noted in this Disclosure and Agreement or, to initiate a stop payment request, I may login to BayFedOnline at www.bayfed.com, navigate to the "Secure Forms" tab, and select the appropriate stop payment form. I agree that you may take a reasonable amount of time to act on any email you actually receive from me. I agree that you are not responsible for any deficiencies in the accuracy, completeness, availability, or timeliness of information contained in any email communication or any decision I make using such information. You will only respond to emails from the email address you have on file for me. If I change my email address, I will notify you in writing, by fax, via secure e-mail, on BayFedOnline Banking, or in person at any branch.

Fees and Charges for Electronic Funds Transaction Services.

All fees and charges associated with my electronic funds transactions are disclosed in your Consumer Fee-Schedule and Business Fee-Schedule (Fee Schedules). A stop payment placed on a preauthorized electronic payment is subject to a fee as disclosed in your Fee Schedules for each stop payment order I give. There may also be a charge assessed if I overdraw my Checking Account by the use of a Visa® Debit Card. If I request a copy of the documentation relative to an ATM or POS transaction (except if the documentation is for resolution of a billing error), an Account Research Fee as disclosed on your Fee Schedules will be deducted from my savings account, money market account, or checking account.

Change in Terms. You may change the terms and charges for the services indicated in this Electronic Services Disclosure and Agreement and may amend, modify, add to, or delete from this Disclosure and Agreement from time to time. If I have an account with you through which electronic transactions are being processed, I will receive written notice at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law and I will be deemed to have accepted such changes unless I cease utilizing your Electronic Services subsequent to receiving such notice and before the effective date of such changes.

Disclosure of Delayed Funds Availability. You may place a hold for uncollected funds on an item I deposit. This could delay my ability to withdraw such funds. For further details, I will see your Truth-In-Savings Disclosure and Account Agreement or contact a Credit Union representative.

Termination of Electronic Funds Transaction Services. I may, by written request, terminate any of the electronic services provided for in this Disclosure and Agreement. You may terminate my right to make electronic funds transactions at any time upon written notice and may reinstate such services at your discretion. If I ask you to terminate my account or the use of a Visa® Debit Card, or any other access device, I will remain liable for subsequent authorized transactions occurring prior to or after such termination.

Account Access. My Account, the Card(s), or any other access device or method (including automated clearing house (ACH) and

Electronic Check Transactions) may not be used for any illegal activity or transaction. I understand that I may not utilize my Account, the Card(s), or any other access device or method for the purchase of any goods or services on the Internet that involve online gambling of any sort. Prohibited activity and transactions include, but are not limited to, any quasi-cash or online gambling transaction, electronic commerce gambling transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. You may deny authorization of any transactions identified as gambling or that you reasonably suspect may involve gambling activity. However, in the event that a transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

Collections. I agree that you shall be entitled to recover any money owed by me to you as a result of my use of, or the use of anyone I have provided access to, any of your electronic services, and I agree to repay any amounts that create an overdrawn balance immediately upon demand. I may be charged an Insufficient Funds Fee, as disclosed in your Fee Schedules, if permissible under applicable law. I grant you a security interest in my present and future shares on deposit and you have the right to apply such shares against any amounts owed to you by me (e.g., overdrafts and any related fees and charges). If any legal action is required to collect amounts I owe, I agree to pay all costs of collection, including reasonable attorneys' fees, court costs, and other charges incurred by enforcing your rights under this Disclosure and Agreement.

Indemnification. To the extent permitted by law, I agree to indemnify, defend, and hold you and your directors, volunteers, officers, employees, and agents harmless from and against any damage, expense, loss, or liability of any kind that you may incur, including, but not limited to, attorneys' fees and court costs that result, directly or indirectly, in whole or in part, from my use of any electronic service governed by this Disclosure and Agreement.

Relationship to Other Disclosures. The information in this Disclosure and Agreement applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised from time to time, remain effective for all other aspects of the account involved.

Governing Law. I understand and agree that this Disclosure and Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. I also agree to submit to the personal jurisdiction of the courts of the State of California.

Copy Received. I acknowledge receipt of a copy of this Disclosure and Agreement.

RESOLUTION OF DISPUTES BY ARBITRATION

THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING MY ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER I OR YOU CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY.

ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes.

Either I or you may elect, without the other's consent, to require that any dispute between us concerning my Accounts and the services related to my Accounts be resolved by binding arbitration, except for those disputes specifically excluded below.

No Class Action or Joinder of Parties.

I ACKNOWLEDGE THAT I AND YOU AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by me and you, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on my account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

Disputes Covered by Arbitration.

I ACKNOWLEDGE THAT IN ARBITRATION THERE WILL BE NO RIGHT TO A JURY TRIAL. Any claim or dispute relating to or arising out of my Accounts or my relationship with the Credit Union will be subject to arbitration, regardless of whether that dispute or the facts underlying or giving rise to that dispute arose before or after my receipt of this notice. Disputes include claims made as part of a class action, private attorney general, or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability, validity, scope, or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on, or what remedy (damages or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to my Accounts. Disputes include not only claims made directly by me, but also made by anyone connected with me or claiming through me, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also its parent, affiliates, successors, assignees, employees, and agents (if any), and claims for which the Credit Union may be directly or indirectly liable, even if you are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims asserted as counterclaims, crossclaims, third-party claims, interpleaders, or otherwise; and claims made independently or with other claims. If a party initiates a proceeding in court regarding a

claim or dispute which is included under this Resolution of Disputes by Arbitration provision, the other party may elect to proceed in arbitration pursuant to this Resolution of Disputes by Arbitration provision.

Disputes Excluded from Arbitration.

Disputes filed by me or by you individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this Resolution of Disputes by Arbitration provision. Claims or disputes arising from my status as a borrower under any loan agreement with the Credit Union are also excluded from this Resolution of Disputes by Arbitration provision.

Commencing an Arbitration.

The arbitration must be filed with one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association (“AAA”) or JAMS. If I initiate the arbitration, I must notify the Credit Union in writing at:

Bay Federal Credit Union
3333 Clares Street
Capitola, CA 95010

If you initiate the arbitration, you will notify me in writing at my last known address on file. I may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating an arbitration, by contacting these arbitration forums:

American Arbitration Association
1-800-778-7879 (toll-free)
www.adr.org

JAMS
1-800-352-5267 (toll-free)
www.jamsadr.com

The arbitration shall be conducted in the same city as the U.S. District Court closest to my home address unless the parties agree to a different location in writing.

Administration of Arbitration.

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years of experience or a retired or former judge selected in accordance with the rules of the arbitration forum. For AAA, the arbitration will be conducted in accordance with the AAA Consumer Due Process Protocol in concert with the AAA Consumer Arbitration Rules in effect on the date the arbitration is filed. For JAMS, the arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures in effect on the date the arbitration is filed. If there is a conflict between a particular provision of the AAA or JAMS Rules and this arbitration provision and/or this agreement, this arbitration provision and this agreement will control. If JAMS or the AAA is unable or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act). The neutral

arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Procedure concerning discovery, except that the above class action waiver is specifically enforceable notwithstanding any Federal Rule of Procedure to the contrary.

I understand and agree that the applicable rules and procedures in arbitration may limit the discovery available to me or you. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by me or by you. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, anyone not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. I or you may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At my or your request, the arbitrator shall issue a written, reasoned decision following applicable law and relief granted must be relief that could be granted by a court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

Costs.

The party initiating the arbitration shall pay the initial filing fee. If I file the arbitration and an award is rendered in my favor, you will reimburse me for my filing fee. If there is a hearing, you will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated according to the arbitration forum rules. However, you will advance or reimburse filing and other fees if the arbitrator rules that I cannot afford to pay them or finds other good cause for requiring you to do so, or if I ask you in writing and you determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

Right to Resort to Provisional Remedies Preserved.

Nothing herein shall be deemed to limit or constrain your rights to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien you may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that I or you may elect to arbitrate any dispute related to such provisional remedies.

Arbitration Award.

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before

a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

Governing Law.

You and I agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of California shall apply.

Severability; Survival.

These arbitration provisions shall survive (a) termination or changes to my Accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of my Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between me and you.

Right to Reject this Resolution of Disputes by Arbitration provision.

I MAY CHOOSE TO REJECT THIS RESOLUTION OF DISPUTES BY ARBITRATION PROVISION BY SENDING YOU WRITTEN NOTICE AS DESCRIBED BELOW:

Agreement to the Resolution of Disputes by Arbitration provision:

1. If I agree to be bound by the above Resolution of Disputes by Arbitration provision, then no action is needed on my part.
2. If I take no action, then, effective immediately, my Accounts will be bound by this Resolution of Disputes by Arbitration provision.

Rejection of the Resolution of Disputes by Arbitration provision:

If I do not agree to be bound by this Resolution of Disputes by Arbitration provision, I must send you written notice that I reject the Resolution of Disputes by Arbitration provision within 30 days of the date a notice of this Arbitration Provision being added to the Electronic Services Disclosure and Agreement was placed in the mail or email to the address I provided, if applicable, or within 30 days of your first offering or sending to me any copy of your Electronic Services Disclosure and Agreement with an Arbitration Provision in it, whichever is sooner, and including the following information:

My written notice must include: my name, as listed on my account, my account number, and a statement that I reject the Resolution of Disputes by Arbitration provision, and;

I must send my written notice to you at the following address:

Bay Federal Credit Union
3333 Clares Street
Capitola, CA 95010

PREAUTHORIZED DEPOSIT OF NET PAYCHECK, PENSION CHECKS, AND FEDERAL RECURRING PAYMENTS

If I have arranged to have preauthorized electronic deposits of my net paycheck (if available from my employer), pension checks, or Federal Recurring Payments (for example, Social Security payments), the following applies to me.

Account Access. Preauthorized deposits may be made to my savings account(s) or checking account(s).

Notification of Preauthorized Deposits. If I have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to my account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify me every time the party sends you money to deposit to my account. If I have not made such an arrangement, I may telephone you at 831.479.6000 or toll-free at 888.4BAYFED and you will advise me whether or not the preauthorized deposit has been made.

Documentation of Preauthorized Deposits. I will receive a monthly account statement for each month in which a preauthorized deposit is made, but at least quarterly if no preauthorized deposits are made. However, if the only electronic fund transaction service I have with you is preauthorized deposits, then you reserve the right to send me a quarterly statement only.

PREAUTHORIZED PAYMENT SERVICES

If I have requested a preauthorized payment to a third party from my checking account (including a preauthorized debit card transaction) or ACH payments via a savings account with you, the following applies to me.

Account Access. Preauthorized payments may be made from my checking or savings account(s) only.

Right to Receive Documentation of Preauthorized Payment:

Initial Authorization. I can get copies of the preauthorized payment documentation from the third party being paid at the time I give them the initial authorization.

Notice of Varying Amounts. If my preauthorized payment may vary in amount, the party who will receive the payment is required to tell me ten (10) days before such payment when it will be made and how much it will be. I may agree with the person being paid to receive this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount falls outside certain limits that I set.

Periodic Statement. I will receive a monthly account statement for each month in which a transfer is made, but at least a quarterly statement if no transfers are made.

Right to Stop Preauthorized Payment. If I want to stop any of the preauthorized payments or revoke a preauthorized payment authorization, I must call you at: 831.479.6000 or toll-free at 888.4BAYFED, write you at BAY FEDERAL CREDIT UNION, 3333 Clares Street, Capitola, CA 95010, ATTENTION: Member Service Center, or, if the transaction involves a preauthorized debit card transaction, I may log in to BayFedOnline at **www.bayfed.com**, navigate to the "Secure Forms" tab, and complete the appropriate form in time for you to receive my stop request no less than three (3) business days or more before the next payment is scheduled to be made. If I call, you may also require me to put confirmation of my request in writing and get it to you within fourteen (14) days after I call. An oral request ceases to be binding after fourteen (14) days if I have not provided you with our required written confirmation of my request. You will charge me a stop payment fee for each stop payment or revocation request I give pursuant to your current Fee Schedules. If I have given you a request to revoke an entire preauthorized payment authorization, I understand and agree that I must also promptly contact the third party to cancel (revoke) the entire preauthorized payment authorization and you may require me to provide you with a copy of my written revocation notice to the third party.

Your Liability for Failure to Stop Payment. If I order you to stop one of my preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages, to the extent provided by law. I agree to pay you a Stop Payment Fee in accordance with your Fee Schedules for each stop payment order I give.

Liability for Unauthorized Electronic Payments. I may be liable for unauthorized transfers made from my account by a third party. If I believe such a transfer has occurred, I must follow the procedures outlined in the "General Disclosures Applicable to All Electronic Services" section for resolving errors. Please also refer to the section entitled "ATM Electronic Funds Transactions, Point of Sale Transactions, BayFedOnline Banking Transactions, Bill Pay, BayFedMobile Banking, Remote Deposit Capture Services, Funds Transfers, and Electronic Check Transactions," as well as the separate Zelle Terms of Service.

**BayFedOnline BANKING, BayFedMobile BANKING,
BILL PAY SERVICES, REMOTE DEPOSIT CAPTURE,
AND FUNDS TRANSFER SERVICES**

BayFedOnline BANKING AGREEMENT. BayFedOnline Banking ("Online Banking" or the "Service") is your computer banking service that allows access to my accounts without assistance from your staff by using the Credit Union website and my own selected BayFedOnline Banking Username and Password.

Minimum System Requirements. In order to access and use the Online Service and to receive Communications (as defined herein) electronically, I must have:

- An Internet browser that supports 128-bit encryption (e.g., the latest versions of Internet Explorer, Chrome, or Safari).
- An e-mail account and e-mail software capable of reading and responding to e-mail.
- A personal computer or other device, operating system, and telecommunications connections to the Internet capable of supporting the Online Service.
- Software which permits me to receive, access, and download Portable Document Format or "PDF" files, such as Adobe Acrobat Reader (available for downloading at <https://get.adobe.com/reader/>).
- Cookies Enabled (first and third-party).
- JavaScript Enabled.
- Minimum screen resolution for responsive content 320 pixels wide.
- Minimum screen resolution for non-responsive content 1024 x 768 pixels.

To retain a copy of the Communications, my computer or Mobile Device must have the ability to download and store PDF files. You also recommend that I have a printer capable of printing, for my records, paper copies of the Communications. In order to access and use Mobile Banking, I must have a supported Mobile Device enabled to receive and transmit data, and which includes texting functionality, if required.

It is my responsibility to ensure that all computers and devices, including Mobile Devices, used by me to access the Online Service comply with the Online Service's hardware and software requirements.

Configuration Requirements:

Cookies:

Session = Enabled
Permanent = Enabled

JavaScript = Enabled

Minimum Screen Resolution = 1024 x 768 pixels

Adobe Acrobat Reader Version 9.x or higher

Adobe Flash Player Version 10 or higher

I UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF MY PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Account Access. BayFedOnline Banking is available for my savings account(s), money market account(s), checking account(s), personal line of credit account(s), and loan account(s) using my BayFedOnline Banking Username and Password. For IRA accounts, only Inquiries are permitted.

Types of Available Transactions. I may use my BayFedOnline Banking Password to/for:

- Balance inquiries and account transaction history on Bay Federal Accounts and accounts held at another financial institution;
- Transfers of funds among and between my accounts;
- Transfers to other members' accounts;
- External transfers to accounts at other financial institutions;
- Cash advances from my Visa® Credit Card and deposited to an account with you;
- Loan payments by transfers from my savings account(s), checking account(s), or money market account(s)
- External transfers to pay loans;
- Obtain loan payment due date and estimated payoff information;
- Process a skip payment on a loan (if eligible);
- Apply for a new loan, credit card, or home loan, or open a new account;
- Request a new Visa® Debit Card;
- Utilize the Bill Pay service from my designated checking account(s);
- Utilize person to person service (if available);
- Make remote check deposits through My Deposit;
- Obtain last year and year-to-date dividends paid information;
- Find out if a specific check has cleared;
- Place a stop payment on a check;
- Manage my document delivery preference (paper or electronic);
- Access and view electronic statements (e-Statements), letters, and tax documents;

Change my:

- BayFedOnline Banking Password;
- BayFedOnline Banking Username;
- Multi-Factor Authentication method;
- Address;
- Email address; and
- Telephone number;
- Send an in-session secure or chat message to the Credit Union;
- Submit secure forms for a variety of services;
- Manage financial and personal alert settings on my account;

- Customize the name of accounts;
- Grant access to my designees via entitlements;
- Download transaction information to personal financial management software from my checking or savings account(s);
- Access BayRewards program (if available for my account);
- Access Money Management solutions for setting and monitoring my budget; and
- Re-order checks.

You may offer additional services in the future and, if so, I will be notified of them.

Balance Inquiries. Balance information available through Online Banking may not be accurate because the balance information may not reflect all recent transactions. For accurate balance information, contact the Credit Union at 831.479.6000 or toll-free at 888.4BAYFED.

Limitations on Frequency and Dollar Amount of Transactions.

Withdrawals from my savings account(s), money market account(s), or checking account(s) or loan advances on my personal line of credit, whether by check or transfer to other accounts, may be limited in terms of minimum or maximum dollar amounts per transaction. These limitations are described below, and there may be additional limitations for each service such as, but not limited to, Bill Pay, Remote Deposit Transfer, Zelle, and Funds Transfer. See the separate Zelle Terms of Service for additional information.

All withdrawals and transfers from a savings account, money market account, or checking account are limited to the extent of clear funds available in the account.

All loan advances are limited to the amount available from my personal line of credit.

The maximum amount per withdrawal/transfer is limited to the amount of available funds in my account at the time of the transfer. External transfers are limited in terms of the maximum dollar amount up to \$50,000.00 of outstanding payments or transfers pending, and \$125,000.00 per month aggregate.

Authorization. I authorize you to charge my designated account(s) for any transactions accomplished through the use of the Service, including the amount of any recurring payment that I make, and all charges as shown in the Fee Schedules associated with the Service. I authorize you to transfer funds electronically between my designated account(s) according to my instructions initiated through BayFedOnline Banking.

Eligibility. I understand that in order to use BayFedOnline Banking, I must have an account in good standing and have a BayFedOnline Banking Password with you.

BayFedOnline Banking Password. I understand that I cannot use BayFedOnline Banking without a BayFedOnline Banking Password. I AGREE THAT THE USE OF THE PASSWORD CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.

I am responsible for the safekeeping of my BayFedOnline Banking Password and for all transactions made by use of the BayFedOnline Banking Service. I will notify you immediately by phone and send written confirmation if my BayFedOnline Banking Password is disclosed to anyone other than the joint owner of my account or to another third party to whom I intentionally disclosed it. If I disclose my BayFedOnline Banking Password to anyone (including, without limitation, an account aggregate service provider), however, I understand and agree that I have given them access to my account via BayFedOnline Banking and I am responsible for any such transaction. I understand and agree that I must change the BayFedOnline Banking Password immediately to prevent transactions on my account if anyone not authorized by me has access to my BayFedOnline Banking Password. I further understand and agree that my BayFedOnline Banking Password is not transferable, and I will not disclose it or permit any unauthorized use thereof.

If I voluntarily subscribe to a third-party account aggregation service where my selected Credit Union deposit and/or loan account(s) as well as my accounts at other financial/investment institutions may be accessed on a website, I may be requested to give my BayFedOnline Banking Password to the aggregate service provider. I understand that by doing so, I am providing the aggregate service provider access to my account(s) at the Credit Union.

You recommend that I change my password regularly and that my passwords contain at least ten (10) characters including at least one (1) number, one (1) letter, and one (1) special character and that I do not use passwords that could be easily guessed, such as my birthdate, last name, or other information that may be publicly available. You are entitled to act on instructions received under my password. For security purposes, I must keep my password and account information confidential. This means that I should memorize my password and not write it down. If, through my own negligence or otherwise, I make my password available to an unauthorized third party, I agree to notify you immediately. In such a case, I understand that you may terminate my access to the Service to protect the security of the Service and my Account.

The Credit Union will never contact me and ask me to provide my PINs or passwords. If I am contacted by anyone claiming to be a representative of the Credit Union who asks me to provide any PIN or password, I understand that I should not provide my PIN or password and I will contact you at 831.479.6000 or toll-free at 888.4BAYFED immediately to report the incident.

The Credit Union recommends that I purchase and utilize anti-malware software as a defense against keyloggers and certain forms of attacks by unauthorized third parties seeking access to or control over my account. Anti-malware is a term that is commonly used to describe various software products that may also be referred to as antivirus or anti-spyware. Anti-malware software is used to attempt to prevent, detect, block, and remove adware, spyware, and other forms of malware such as keyloggers.

Joint Accounts. If I utilize the BayFedOnline Banking Service to access my accounts that are jointly owned, transactions performed on any such account by electronic means where my Online Banking Password is utilized shall be considered authorized by me.

All applicable fees will be charged as set forth in the Fee Schedules.

Granting Access to Other People (Entitlements). As the

authenticated primary user of Online Banking, I have the ability to entitle another person or persons (sub-users) to access your Online Banking website and grant certain authorities with respect to my accounts. Entitlement options may include:

1. View-only access;
2. Making transfers between designated accounts; and
3. Initiating bill payments from designated accounts to designated accounts.

Entitlements may be granted individually or in combination. Other entitlement features may become available in the future.

By granting entitlements to sub-users, I agree to the following terms:

I understand that I have sole authority and control over entitling, managing, and disabling access for sub-users and all their respective authorities;

I authorize you and any third-party service providers to act on transaction instructions initiated under the credentials of an authenticated sub-user, just as if it was initiated by me;

When granting entitlements, I assume total liability for any and all activities of my sub-users;

I agree to hold you and any third-party service providers harmless from any liability or claim arising from my use of these entitlements, including any claim I make against my sub-users for their handling of my accounts or breach of my agreement with said sub-users pursuant to entitlements.

I agree to indemnify you, your employees, agents, volunteers, and agents from and against any and all claims arising due to:

My entitling another person or persons with access to your Online Banking site, my accounts, and/or other authorities with respect to my accounts; and/or

Acts or actions taken by the sub-users I entitled.

I understand, notwithstanding any terms set forth in this Agreement, that you and any third-party service providers are not responsible for any errors or unauthorized transactions on my accounts initiated by a sub-user, and you expressly disclaim all liability, claims, damages, costs, and expenses in connection with such activities.

I understand that if I do not agree with these terms and/or other terms that you present to me from time to time, I may not use these Services.

BayFedMobile BANKING SERVICE AGREEMENT. In addition to the other terms and conditions in this Disclosure and Agreement that are applicable to the BayFedMobile Banking Service, the following additional terms and conditions apply.

BayFedMobile allows me to access my account information through my mobile device. I may access BayFedMobile by mobile application.

System Requirements. To use BayFedMobile, I must have a mobile device with a service plan that includes data, Internet access with Secure Socket Layer (SSL) capability, and I must be a BayFedOnline Banking user with a Username and Password. Third party fees may apply for data, text messaging, and Internet use. I will contact my mobile device carrier for additional information.

To access the BayFedMobile Banking Service, I will download the BayFedMobile app from my device's app store or from www.bayfed.com. The operating system version must be compatible with the latest version of the app.

Types of Available Transactions. I may use the BayFedMobile Banking Service to:

- Perform balance inquiries and view account transaction history on BayFederal Accounts and accounts held at another financial institution;
- Transfer of funds among and between my accounts;
- Transfer to other members' accounts;
- Perform cash advances from my Visa® Credit Card and deposited to an account with you;
- Make loan payments by transfers from my savings account(s), checking account(s), or money market account(s)
- Perform external transfers to pay loans;
- Obtain loan payment due date and estimated payoff information;
- Process a skip payment on a loan (if eligible);
- Apply for a new loan, credit card, or home loan, or open a new account;
- Utilize the Bill Pay service from my designated checking account(s);
- Utilize person to person service (if available);
- Make check deposits through Remote Deposit Capture;
- Obtain last year and year-to-date dividends paid information;
- Find out if a specific check has cleared;
- Place a stop payment on a check;
- Manage my document delivery preference (paper or electronic);
- Access and view electronic statements (e-Statements), letters, and tax documents;

Change my:

- BayFedOnline Banking Password;
- BayFedOnline Banking Username;
- Multi-Factor Authentication method;
- Address;
- Email address; and
- Telephone number;
- Send an in-session secure or chat message to the Credit Union;
- Manage financial and personal alert settings on my account;
- Access BayRewards program (if available for myaccount);
- Access Money Management solutions for setting and monitoring my budget;
- Locate Bay Federal branches and ATMs;

- Pay Bills;
- Make deposits through Remote Deposit Capture; and
- View my statements.

Fees Associated With BayFedMobile. You will automatically deduct any applicable fees from my designated checking account as set forth in your Fee Schedules.

Amendments. This Agreement and the applicable fees and charges may be amended by you in the future. In the event of amendment, you shall send notice to me either by mail to my last known address or transmit such notice of the amendment through the BayFedMobile Service. My use of BayFedMobile following the receipt of such notice constitutes acceptance of such amendment.

BILL PAY SERVICES AGREEMENT. In addition to the other terms and conditions in this Disclosure and Agreement applicable to the Bill Pay Service, the following additional terms and conditions apply.

To use the Bill Pay Service, I must register for the Bill Pay Service using BayFedOnline Banking.

Types of Available Transactions. I may use the Bill Pay Service to:

- Add/Delete/Edit Payees. “Payee” refers to the person, entity, or company whose bills I may pay using the Bill PayService;
- Make non-recurring payments from my checking account. This feature allows me to schedule one-time payments to payees;
- Make recurring payments from my checking account. This feature allows me to schedule recurring payments to payees;
- View payment history to see payments I have made over a specific time period;
- Edit or cancel scheduled payments that have not processed.
- Manage my funding accounts;
- Edit reminders and alert preferences.

Limitations on Bill Pay Transactions. The following are limitations on the use of our Bill Pay Service:

1. The maximum amount I may withdraw by check is
2. \$9,999.00;
3. The maximum per day transaction limitation is \$19,999.00;
4. Bill payments may only be made from my checking account(s);
5. Any payee I wish to pay through the Bill Pay Service must be payable in U.S. Dollars;
6. Each payee must appear on the payee list I create with you;
7. I may use the Bill Pay Service to make payments to a federal, state, or local government or tax unit, or to other categories of payees that you may establish from time to time. However; payments made to government agencies are not payment

guaranteed;

8. I must allow sufficient time for the payee to receive and process the payment before the payment due date (the due date shown on my invoice or provided in my agreement with the payee, not taking into account any grace period provided by the payee). If I do not allow sufficient time for payee to receive payment, I will assume full responsibility for all late charges, finance charges, or other actions taken by payee; and
9. Payments may be scheduled 24-hours a day, 7 days a week; however, payments scheduled on a Saturday, Sunday, or holiday will not be processed immediately and processing will occur on the next business day.

Important: Payments are made to payees either electronically via Automated Clearing House (ACH), by check, or other electronic fund transfer. The method of payment depends on the processing method that can be accommodated by the payee or by your Bill Pay Service provider. If my payee accepts electronic bill payment, the payment may take up to two (2) business days to process. If my payee does not accept electronic bill payment, the payment may take up to five (5) business days to process by check.

Member Responsibilities. In addition to any other responsibility described in this Disclosure and Agreement, I am responsible for:

- If payment is made and I have insufficient funds in my account, I will assume full responsibility for all late charges, finance charges, or similar actions taken by the Credit Union, or its bill pay provider;
- Any overdrafts and Insufficient Funds or Stop Payment fees charged by the Credit Union;
- Ensuring that the data input for payee and transaction information (e.g., payee name, address, account number, payment amount, payment date, etc.) is accurate;
- Allowing sufficient time for bill payments to be processed so that payment can be made by our Bill Pay Service before the payment due date;
- If any transaction cannot be processed because of insufficient available funds, I am responsible for either making alternate arrangements for the payment or rescheduling the payment through the Bill Pay Service;
- If a payment is processed, but there are insufficient funds in my account to pay it, I understand that there may be up to three attempts to withdrawal funds from my account. Fees will be assessed for each attempt per our Fee Schedules; and
- If payment is processed, but there are insufficient funds in my account to make the payment, I understand that I may be prevented from scheduling additional payments and that my bill payment service may be suspended up to 30 business days.

Credit Union and Bill Pay Service Provider Responsibilities. The Bill Pay Service Provider is responsible only for exercising ordinary care in making payments upon my authorization and for mailing or sending a payment to the designated payee in accordance with this Agreement. The Credit Union and the Bill Pay Service Provider are not liable for any damages I incur if I do not have sufficient funds

in my designated checking account to make the payment on the processing date, or due to delays in mail delivery, changes of payee address or account number, the failure of any payee to credit the account correctly for the payment in a timely manner, or for any other circumstances beyond the control of the Credit Union or the Bill Pay Service Provider.

You will overdraft from my indicated savings account, personal line of credit account, or Visa® Credit Card Account (as applicable) according to the instructions I have given you, or you may cover an overdraft using your Overdraft Services, if there are not sufficient funds in the designated checking account.

A written notice will be sent to me of transactions you are unable to process because of insufficient available funds, after each attempt (3 attempts). In all cases, I am responsible for either making alternate arrangements for the payment or rescheduling the payment through the Bill Pay Service. Insufficient available funds will prevent you from making more payments until resolved. I authorize you, and any third-party acting on your behalf, to choose the most effective method to process my payments. I will receive a transaction confirmation number for each properly instructed payment.

You may charge my designated checking account on the day that a check or other transaction is presented to you directly or electronically for payment. The Credit Union reserves the right to refuse to make any payments, but you will notify me of any such refusal within two (2) to four (4) business days following receipt of my process date.

Stop Payment. Under some circumstances, I may stop or modify some authorized payments. The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Service may not be able to act on any stop payment request after a payment has been processed. Payments that have already been debited against my account cannot be stopped, canceled, or changed. Payments designated as "today" transactions cannot be stopped, canceled, or changed once my Bill Pay session is terminated. In order to request a stop payment or change a Bill Pay transaction, I must contact you at 831.479.6000 or toll-free at 888.4BAYFED.

Fees Associated With Bill Payment. You will automatically deduct any applicable fees from my designated checking account.

Amendments. This Agreement and the applicable fees and charges may be amended by you in the future. In the event of amendment, you shall send notice to me either by mail to my last known address or transmit such notice of the amendment through the BayFedOnline Banking Service. My use of the Bill Pay Service feature following the receipt of such notice constitutes acceptance of such amendment.

REMOTE DEPOSIT CAPTURE SERVICES AGREEMENT

In addition to the other terms and conditions in this Disclosure and Agreement that are applicable to the Remote Deposit Capture, the following additional terms and conditions apply.

What is Remote Deposit Capture?

Remote Deposit Capture is a service for account holders that allows me to deposit a check into my Credit Union account from anywhere with cellular data connectivity by using the Bay Federal Credit Union

BayFedMobile Application and my smart phone or other electronic device to take and send an Electronic Image of the item. It eliminates the need to deliver the paper item to the Credit Union.

Eligibility Requirements.

Members over the age of 18 in good standing with the Credit Union are eligible for Remote Deposit Capture. Additional eligibility factors and restrictions may apply. I will contact the Credit Union for more information. The Credit Union reserves the right, in its sole discretion, to limit or restrict services to any member in accordance with Credit Union policy and applicable law.

System Requirements.

To use Remote Deposit Capture, I must have a mobile device with an enabled camera and service plan that includes data and Internet access. Third party fees may apply for data and Internet access. I will contact my mobile device carrier for additional information. I must also have the Bay Federal Credit Union BayFedMobile Application installed on my mobile device. The Bay Federal Credit Union BayFedMobile Application can be downloaded from my device's app store. The Operating System version must be compatible with the latest version of the application.

Requirements for Electronic Images.

Prior to creating an Electronic Image of a check, I must add the words "For Mobile Deposit Only at Bay Federal Credit Union" and my signature endorsement to the back of the check, or as otherwise instructed by the Credit Union.

An "Electronic Image" must contain: (i) a complete, legible, and accurate image of the front of the check showing the name of the drawer/payor, signature(s), the paying bank's pre-printed information, MICR encoded information, the name of the payee, and the payment amount information; and (ii) a complete, legible, and accurate image of the back of the check showing my signature endorsement.

The following check items are not accepted for deposit through the Remote Deposit Capture service:

- Items displaying a "non-negotiable" or "void" notation or watermark.
- Items containing an alteration on the front of the check, or which I 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.
- Items dated more than six (6) months prior to the date of deposit.
- Items previously converted to a substitute check or items that are remotely created checks as defined by Federal Reserve Board Regulation CC.
- Items issued by or through a financial institution in a foreign country.
- Items not payable in United States currency.
- Items with incomplete or illegible information.
- Items that are traveler's checks, or savings bonds.
- Items made payable to a third party (i.e., any person or entity

other than me).

- Items that are in violation of any federal or state law, rule, or regulation.
- Checks or items prohibited by the Credit Union's current procedures relating to the Remote Deposit Capture service or are otherwise not acceptable under the terms of my Credit Union account.
- Items with any endorsement on the back other than what is specified in this Agreement.

I agree to follow any and all other procedures and instructions for use of the Remote Deposit Capture service that the Credit Union may establish from time to time. Failure to do so may result in my transaction(s) not being processed and/or the termination of my ability to use Remote Deposit Capture services.

Transaction Limitations.

The maximum amount I may deposit into a personal account via Remote Deposit Capture on any day is \$5,525.00.

The maximum amount I may deposit into a business account via Remote Deposit Capture on any day is \$10,000.00. Under certain circumstances, I may be able to make daily deposits up to \$50,000.00. I will contact the Credit Union for more information.

You reserve the right to modify this limit from time to time.

Processing Electronic Images.

You will review each Electronic Image received to determine whether it is eligible for this service. If eligible, you will: (a) present the Electronic Image directly or indirectly to the bank on which the original check is drawn or through which the original check is payable ("Paying Bank"); (b) create a substitute check that you will present directly or indirectly to the Paying Bank; or (c) if you are the Paying Bank, present or post the Electronic Image. If you determine, for any reason, that the Electronic Image is illegible, incomplete, or otherwise ineligible for processing, you will require me to present the original item for deposit. It is my responsibility to retain the original item for 90 days to ensure that it is properly credited to my account. The Credit Union is not responsible for errors in Electronic Images that may prevent or delay the deposit of funds into my account. The Credit Union is not responsible for any image that you do not receive for any reason, including transmission interruptions.

All deposits are subject to later verification by you. You may return or refuse to accept all or any part of a deposit to my Account using the Remote Deposit Capture service at any time and will not be liable for doing so even if such action causes checks or other debits to my Account to be dishonored and returned. I am solely responsible for paying any overdraft or insufficient funds fee charged by the Credit Union or any third party as a result of the Credit Union's rejection of any item(s), or for any item(s) returned unpaid.

Remote Deposit Capture Funds Availability.

Items transmitted using the Remote Deposit Capture service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC, and, therefore, longer hold delays may apply to these deposited items. Funds that I deposit using the Remote Deposit Capture service may not be immediately available to me.

Record Retention.

It is my responsibility to ensure the safekeeping or destruction of the original item after the item has been transmitted. I should securely store each original check(s) for a period of ninety (90) days after I receive confirmation that my deposit has been accepted. I am solely responsible for the security and storage of the original checks, and I am solely liable for any loss or misappropriation of these checks. Original checks that no longer need to be stored should be disposed of in a secure manner designed to ensure that they cannot be read or recreated.

Service and Maintenance.

You may periodically audit the Remote Deposit Capture service and infrastructure. From time to time, the Credit Union may disable the Remote Deposit Capture service without prior notice for scheduled maintenance and upgrades to the system. In the event the Remote Deposit Capture service is unavailable, I may deposit the original item in person at a Credit Union branch location during regular business hours, at a Credit Union ATM, or by mailing the item to you at Bay Federal Credit Union, 3333 Clares Street, Capitola, CA 95010.

How to Notify You in Case of Errors.

If I believe there has been an error with respect to any original check or Electronic Image transmitted to the Credit Union for deposit, I will call you at 831.479.6000 or toll-free at 888.4BAYFED or write you at Bay Federal Credit Union, 3333 Clares Street, Capitola, CA 95010. I will be asked to produce the original item and may be asked to complete a written statement in support of my claim.

Member Warranties and Indemnification.

By using the Remote Deposit Capture service, I represent and warrant all of the following to be true:

- The item transmitted is a complete, accurate, and unaltered item payable to me, and that it originated as a paper item, and that I am legally entitled to negotiate it.
- The original check has not and will not be: (i) deposited; (ii) endorsed to a third party; or (iii) otherwise negotiated or submitted for payment, after transmitting the digital image through the Remote Deposit Capture service.
- No other duplicate images of the original check have been made.
- The electronic image of the check, or any substitute check as defined by federal law, will become the representation of the check for all purposes (except funds availability) including return item processing.
- Any files and images transmitted to the Credit Union will not contain any viruses or other disabling features that may have an adverse impact on the Credit Union's network, data, or related system.
- I will not attempt to deposit or negotiate any original check that I have previously presented to you as an Electronic Image through the Remote Deposit Capture service. I will not attempt to present a duplicate Electronic Image.
- I agree to indemnify, defend, and hold the Credit Union, its directors, volunteers, officers, employees, and agents

harmless for any losses, liabilities, damages, claims, costs, or expenses (including reasonable attorneys' fees) arising from its reliance on these representations and warranties, as well as any of the following:

- Any negligent or intentional act or omission by me in the performance of my obligations under this Agreement.
- Calculation or data entry errors made by me.
- Any material breach of this Agreement or violation of any applicable law, statute, or regulation in the performance of my obligations.
- My failure to securely maintain my hardware, my security credentials, or to securely maintain or dispose of any original check.

This section shall survive the termination of the Remote Deposit Capture service.

FUNDS TRANSFER SERVICES AGREEMENT

I may use the Funds Transfer Service to transfer funds between any of my accounts, whether such accounts are with you or at another, unrelated financial institution. I may also use the Funds Transfer Service to access Zelle to transfer funds from one of my accounts to another party's account using a mobile telephone number or email address.

The State of California has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J, both of which cover the movement of funds by means of wire transfers, Automated Clearing House (ACH) credits, and some book transfers on the Credit Union's records.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. This Funds Transfers Agreement ("Agreement") contains several notices which you are required to provide to me and establishes other terms of agreement which will apply to all funds transfers which involve me and the Credit Union. Using the Credit Union to send or receive funds transfers shall constitute my acceptance of all of the terms and conditions in this Agreement.

To the extent that the terms in this Agreement are different than those in any other agreement or terms of account, this Agreement shall control and be deemed to modify such other agreements or terms of account.

This Agreement applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code (Division 11 of the California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.

If I send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that each of our rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J and this Agreement.

ACH transactions are governed by the operating rules of the National Automated Clearing House Association (NACHA). In accordance with these rules, the Credit Union will not provide me with next day notice of receipt of ACH credit transfers to my account. I will continue

to receive notices of receipt of ACH items in the periodic account statements that you provide.

Frequency of Transfers. You do not currently limit the number of funds transfers I may make. It is my responsibility to review your Account Disclosures to ensure that I am complying with the terms and limitations of such Accounts. From time to time, you may impose additional limits on the frequency of transfers.

Dollar Amount of Transfers. You reserve the right to change, at your discretion and without notice, the dollar amount of funds transfers that I am permitted to make.

Transfers Subject to Account Disclosures. All funds transfers are subject to the relevant Account Disclosure. Certain types of accounts may not be eligible for funds transfers or may be restricted, and I agree not to make any transfers from or to such accounts.

Rejection of Transfers. You reserve the right to decline any funds transfer in your sole discretion.

A transfer between any of my accounts initiated through BayFedOnline Banking before 6:00 p.m. Pacific Standard Time on a Business Day will be posted to my Account the same day. All transfers initiated after 6:00 p.m. Pacific Standard Time on a Business Day or on a non-Business Day will post to my Account no later than the following Business Day. If the transfer is made through a third-party service provider, including Zelle, it may take three (3) to four (4) Business Days for the transfer to be credited to the appropriate account. The Funds Transfer Service may not be available at all times.

I will ensure I have sufficient funds in my Account before making a transfer. You may decline any funds transfer for which I have insufficient funds or that you believe may violate applicable law or expose us to liability or risk of loss.

Information Verification. To verify ownership of my Account(s), you may issue offsetting debits and credits to my Account(s) and require confirmation of such from me. Through my enrollment in BayFedOnline, I agree that you may obtain financial information regarding my account from a Payee or my financial institution (e.g., to resolve payment posting problems or for verification).

Same-Day ACH. ACH funds received by the Credit Union on my behalf as a same-day ACH credit payment in accordance with NACHA Operating Rules will be available by 5:00 p.m. on the day that they are received. If the Credit Union initiates (sends) a same-day ACH debit payment to a third party on my behalf, such payment must be initiated before the cut-off time for same-day ACH debit payments, which is 2:45 p.m. (Pacific Time) on each weekday that the Credit Union is open that is not a federal holiday, with settlement occurring at 5:00 p.m. (Pacific Time) on the same day. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the following business day and processed accordingly. International payments and amounts of payments in excess of \$1,000,000 are ineligible for same-day ACH processing and will be processed on the next business day.

Authorization. The Credit Union may charge my account for the amount of any funds transfer initiated by me or by any person authorized by me as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made. I authorize you to select any means to execute my funds

transfer, including the Automated Clearing House (ACH). I agree to be bound by the rules and regulations that govern the applicable funds transfer system, including the rules published by the National Automatic Clearinghouse Association.

The Credit Union shall have the right to charge the amount of any funds transfer request to any of my accounts at the Credit Union in the event that no account is designated or in the event that a designated account has insufficient collected funds to cover the amount of a funds transfer request or reject such request.

You and your service providers will make a reasonable effort to complete the transfer; however, if, for any reason, a transfer cannot be made, I authorize you or your service provider, without notice to me, to credit or debit my Account as necessary to reverse the transfer. You reserve the right to resubmit the transfer in the event of an insufficient or uncollected funds return and if you cannot collect the amount credited. There may be a fee associated with such collection imposed by the financial institution holding the Account.

If I have requested a funds transfer to a third party, I must provide you with a true, correct, and current email address or cellular phone number for such third party, and I authorize you to contact such party to request certain information (e.g., the account number and financial institution to which they wish to transfer the funds). If the third party fails to provide such information or to follow the instructions provided by you, you will not complete the transfer and will credit my Account for the transfer amount as appropriate.

If I give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that I will be responsible to the Credit Union if the funds transfer is completed on the basis of the identifying account number that I provided the Credit Union.

If I give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that I will be responsible for any loss or expense incurred by a receiving bank that executes or attempts to execute the payment order in reliance on the identifying number I provided.

Provisional Credits. The Credit Union may give me credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. I am hereby notified and agree that, if the Credit Union does not receive such final settlement, it is entitled to a refund from me of the amount credited to me in connection with that ACH entry. This means that the Credit Union may provide me with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on my account, and I will be liable to repay the Credit Union.

Zelle

Through Zelle, you offer me the ability to initiate transfers from an Account with you to an account at another financial institution located in the United States. Zelle also allows me to receive transfers

from another person directly into an Account with you. See the Zelle Terms of Service for additional information about the Zelle service.

Suspension and Reinstatement. You may, without notice to me, suspend my ability use the Funds Transfer Service or Zelle for any reason, including your inability to debit my Accounts or to otherwise collect the amount of any transfer. Your right to suspend my ability to use the Funds Transfer Service or Zelle does not limit any other right or remedy that you may have under this Agreement or otherwise. If you suspend my ability to use the Funds Transfer Service or Zelle, I may request reinstatement of the service by contacting you. You may, in your sole discretion, grant or deny reinstatement, and if you agree to reinstate me, you may limit the number of funds transfers or dollar amount of funds transfer that I may make per month.

Documentation. I may access a statement of all funds transfers made or pending at any time through BayFedOnline by clicking on the Activity tab within Funds Transfer or the Activity tab within Zelle.

No Unlawful or Prohibited Use. I acknowledge and agree that I will not use the Funds Transfer Service or Zelle for any unlawful purpose or in a way not permitted, either expressly or implicitly, by this Agreement. I further acknowledge and agree that I will not use the Funds Transfer Service, including Zelle, in a way that could damage, disable, overburden, or impair your online banking service. I agree not to impersonate any person or use a name that I am not authorized to use. I represent and warrant that all information I have provided or will provide is true, correct, and complete.

Security Procedures. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. I will be notified of the security procedure, if any, to be used to verify payment orders issued by me or for which my account will be liable. I agree that the authenticity of payment orders may be verified using that security procedure unless I notify the Credit Union in writing that I do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from me or other authorized parties on the account until I and the Credit Union agree, in writing, on an alternate security procedure. If I am the recipient of a funds transfer, I agree that I will provide you with any information that you may require, to transfer funds to my Account and that you may provide the transferor's financial institution with any information that it may need to transfer such funds to my Account. If I am sending a funds transfer, I agree that a recipient's financial institution may contact you to verify the content and authority of funds transfer instructions and any changes to those instructions. I understand that, as my agent, you may provide such financial institution with any required information to verify the instructions.

I further agree that I may authorize such a financial institution to charge and debit my accounts based solely on these communications. If the transfer is rejected for any reason, the funds will be returned to the transferor.

Notification. If the Credit Union receives a funds transfer for me or for other persons authorized to have access to my account, I agree that the Credit Union is not obligated to provide me with next day notice of the receipt of the funds transfer. The Credit Union will provide me with notification of the receipt of all funds transfers by including such items in the periodic account statements which the Credit Union provides. I may inquire between receipt of periodic statements whether or not a specific funds transfer has been

received.

Interest. If the Credit Union becomes obligated under Article 4A (Division 11 of the California Uniform Commercial Code) to pay interest to me, I agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

Right to Reject. The Credit Union may, in its sole discretion, reject any funds transfer request which: (1) exceeds the collected and available funds on deposit in my designated account(s); (2) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by me; (3) contains incorrect, incomplete, or ambiguous information; (4) involves funds subject to a lien, hold, dispute, or legal process pending their withdrawal; or (5) involves a transfer that is prohibited under applicable law, rule, or regulation. I understand and agree that the Credit Union shall incur no liability for any loss caused by the Credit Union's refusal to accept any funds transfer order.

Fees. The Credit Union may charge a service charge for services relating to the sending or receiving of the funds transfer request. Such charge(s) are set forth in the Credit Union's Fee Schedules, which are incorporated by this reference.

Foreign Transactions. If I initiate a funds transfer request denominated in United States dollars for transfer to a foreign country, the Credit Union may transfer payment in the currency of the beneficiary bank's country at the Credit Union's buying rate of exchange to United States dollars. If the transfer is returned for any reason, I agree to accept the refund in United States dollars in the amount of the foreign money credit, based on the then-current buying rate of the bank converting the currency to United States dollars at the date of refund, less any charges and expenses incurred by the Credit Union.

Limit of Liability. Except as expressly prohibited by applicable state and federal laws and regulations, I understand and agree that the Credit Union will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer which the Credit Union failed to abide by the agreed upon security procedures) which I fail to report to the Credit Union within thirty (30) days after my receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within the Credit Union's reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) my negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction given to the Credit Union by me or my authorized agent; (6) any error, failure, or delay in execution of any funds transfer instruction, cancellation, or amendment caused by circumstances beyond the Credit Union's reasonable control, including, but not limited to, any computer or communication facilities malfunction; or (7) the Credit Union's good faith determination not to comply with any funds transfer request.

Except as otherwise provided by applicable state or federal laws or regulations, the Credit Union's liability for any negligent or intentional action or inaction in connection with any funds transfer request shall

be limited to my direct loss and payment of interest. **UNDER NO CIRCUMSTANCES SHALL THE CREDIT UNION BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE, OR SPECIAL DAMAGES WHICH I MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.**

Changes to this Agreement. Subject to applicable state and federal laws and regulations, the Credit Union may change, add to, delete from, modify, or establish new provisions for the terms of this Agreement at any time. By thereafter using or continuing to use the Credit Union's funds transfer services, I agree to such changes, additions, deletions, modifications, and new provisions, if any.

Governing Law. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws doctrines of such state to the contrary.

ATM ELECTRONIC FUNDS TRANSACTIONS

If I requested that you issue me a Visa® Debit Card to be used to transact business at any of your proprietary ATMs or any ATM displaying the STAR® or PLUS® Logo and belonging to the CO-OP® Shared Network System of ATMs or activated a Visa® Credit Card to obtain advances at ATMs bearing the Visa® logo, then the information below applies to me. Access to ATMs is through a Card and a Personal Identification Number (PIN), which you will provide me.

Types of Available Transactions and Limits on Transactions. The types of currently available transactions are listed below. Transaction types and services may be limited to certain ATMs on the systems not owned by you (non-proprietary ATMs), such as withdrawal limits. If a transaction or service type is not available, the attempted transaction will be refused as an "invalid transaction."

Account Access. The ATM services that you make available to me are:

- Deposits to my savings account(s), money market account(s), and checking account(s) at your proprietary ATM(s) and designated CO-OP Network ATMs;
- Withdrawals from my savings account(s), money market account(s), and checking account(s) at your proprietary ATM(s) or STAR®, PLUS®, CO-OP®, or Visa® ATMs;
- Transfers from my savings account(s), money market account(s), and checking account(s) to my other deposit accounts within the same member number at your proprietary ATM(s) (and some shared network ATMs);
- Loan payments made by transfer of funds from my savings account(s), money market account(s), or checking account(s) at your proprietary ATM(s) (and some shared network ATMs);
- Advances on my Visa® Credit Card up to my available Credit Limit using a Visa® Credit Card at ATMs displaying the Visa® and PLUS® logos; and
- Balance inquiries at your proprietary ATM(s) and other Shared

Network ATMs.

You may offer additional services in the future and, if so, I will be notified of them.

Unless otherwise noted, the above services are generally available at ATMs on the Visa®, STAR®, PLUS®, and CO-OP® Shared Network Systems. Services, however, may be restricted to certain ATMs on the systems that are not owned by you. In such a case, an attempted transaction may be refused by the Shared Network ATMs.

I understand and agree that you accept funds deposited at ATMs subject to your verification and collection, and receipts issued by an ATM are binding only after verification. Funds deposited by check may be unavailable for withdrawal until collected by you. The delay will depend on your policies as permitted by law, and I will refer to your Truth-In-Savings Disclosure and Account Agreement for details.

By using my Visa® Debit Card in conjunction with my PIN at an ATM, I authorize you to provide account balance information or to make withdrawals and transfers into or from my accounts with you, in accordance with the instructions given to the ATM. Furthermore, I authorize you to make advances on my line of credit account.

If I authorize you to issue a Visa® Debit Card (or any other access device) to any third party, or if I permit any person to use my Card, I understand that I, thereby, authorize that person to withdraw funds from any account (including my line of credit account) which can be accessed using the Visa® Debit Card.

Balance Inquiries. Balance information available through the ATM may not be accurate because the balance information may not reflect transactions that have not posted. For accurate balance information, I may contact the Credit Union at 831.479.6000 or toll-free at 888.4BAYFED.

ATM Fees. You may charge an ATM Foreign Transaction Fee for any transactions at ATMs not owned by you or the CO-OP Network. In addition, when I use an ATM not owned by you, I may be charged a fee by the ATM operator and/or any network used (and I may be charged a fee for a balance inquiry even if I do not complete a funds transfer).

Limitations on Frequency and Dollar Amount of Transactions.

Withdrawals from most ATMs are limited to a maximum of \$610.00 per transaction and \$610.00 per day. For Youth Accounts, withdrawals from most ATMs are limited to a maximum of \$110.00 per transaction and \$110.00 per day. Note, however, that withdrawal limitations may vary between networks and individual machines. In addition, you reserve the right to adjust my maximum per day cash disbursement levels, from time to time, in your sole discretion.

Minimum withdrawal amounts and increment amounts may vary depending on the system or machine I access. For example, the minimum withdrawal and increment amount at Shared Network machines is generally \$20.00.

For security reasons, in the event my Visa® Debit Card, or Visa® Credit Card or the PIN is lost or stolen, there may be restrictions on transactions I can make on the ATM System.

My Visa® Debit Card. A Visa® Debit Card and a Personal

Identification Number (PIN) will be used each time I use an ATM. The following conditions must be observed for both the privacy and protection of my account and the system:

I MUST KEEP MY CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;

I MUST NOT (A) TELL ANY UNAUTHORIZED PERSON MY PIN, (B) WRITE MY PIN ON MY CARD, (C) WRITE MY PIN ON A SEPARATE PIECE OF PAPER AND KEEP IT IN MY PURSE OR WALLET WITH MY CARD, OR (D) OTHERWISE MAKE IT AVAILABLE (THROUGH THEFT, MY OWN NEGLIGENCE, OR OTHERWISE) TO ANYONE ELSE;

I MUST TELL YOU IMMEDIATELY OF ANY LOSS OR THEFT OF MY CARD AND/OR PIN;

IF I AUTHORIZE YOU TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, I AUTHORIZE THAT INDIVIDUAL TO WITHDRAW FUNDS FROM ANY ACCOUNT WHICH CAN BE ACCESSED BY THE CARD, REGARDLESS OF WHETHER THAT INDIVIDUAL IS AUTHORIZED TO WITHDRAW MONEY FROM THE ACCOUNT BY ANY MEANS OTHER THAN BY USE OF THE CARD. IF I GIVE MY CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY ME.

Safety at the ATM. I understand that I should use caution at all times when using an ATM or POS terminal. Some precautions I can take are: avoid ATMs that are obstructed from view or unlit at night; observe the area for anything unusual or suspicious; when possible, bring a companion along, especially at night; lock my vehicle when I leave it; have my Card in my hand as I approach the machine; avoid reaching in my wallet or purse in front of the machine; avoid counting my cash at the machine; lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up machine. If I feel unsafe for any reason, I should leave the area immediately. If someone follows me after using the ATM, I should quickly go to a safe area that is well-populated and well-lit. I should report any incident to the police as soon as possible.

Personal Identification Number. I agree to memorize my PIN and will not write it on the Card(s) or make it accessible by anyone through theft or otherwise. If I forget the number, I may contact you and you will issue a duplicate.

Ownership of a Visa® Debit Card. The Card(s) remains your property and I agree to surrender the Card(s) to you upon demand. You may cancel, modify, or restrict the use of any Card (1) upon proper notice or (2) without notice if: (a) my account is overdrawn; (b) if you are aware that I have violated any term of this Disclosure and Agreement, whether or not you suffer a loss; or (c) where you deem it to be necessary or prudent to maintain or restore the security of my account(s) or the ATM or POS system. You also reserve the right to recall the Card(s) through retrieval by any of the ATMs.

Making Electronic Fund Transactions. I agree to follow the instructions posted or otherwise given by you or any ATM Network or POS terminal concerning use of the machines.

Visa® DEBIT CARDS WHEN USED FOR POINT-OF-SALE TRANSACTIONS

Types of Available Transactions and Limits on Transactions.

By use of my Visa® Debit Card at a point-of-sale terminal, I authorize you to make withdrawals from my designated checking account for cash advances and/or purchases.

Account Access. I may use my Card to withdraw cash from my designated checking account by way of a cash advance from merchants, financial institutions, or others who honor the Card(s) and/or pay for purchases from merchants, financial institutions, and others who honor the Card(s).

When I use my Visa® Debit Card to pay for goods or services at a merchant or point-of-sale terminal, or to obtain cash, I use it as a debit card and it works like a check written on my account. My Visa® Debit Card is not a credit card, which means that I cannot defer payment of my Visa® Debit Card transactions.

I must follow the merchant's, financial institution's, or other person or entity who honors the card's rules and instructions and I may be asked to enter my PIN or sign a sales slip. Some merchants may impose a fee for Visa® Debit Card use and you will not be liable for that fee or if the merchant, financial institution, or other person or entity refuses to accept my Visa® Debit Card or Visa® Debit Card number.

I understand that some participating merchants (such as hotels, car rental companies, restaurants, or gas stations) may initiate electronic notices seeking validation of the Card and/or approval of the anticipated purchase amount. Such an anticipated purchase amount may exceed the amount of the actual purchase transaction. You may place a hold against my designated checking account for the anticipated amount. The hold may remain in effect from the time the notice is received by you up to the time the merchant draft or other item is presented. The amount of the actual purchase transaction is then deducted from my designated checking account.

I may not place a stop payment on a Visa® Debit Card transaction unless the payment is a pre-authorized payment, in which case if I wish to stop such a pre-authorized payment, I will follow the procedures described in the Preauthorized Payment Services Section of this Disclosure under "Right to Stop Preauthorized Payment." Furthermore, in the event of a dispute concerning a Visa Debit Card used at a point-of-sale terminal, I may have to settle directly with the merchant, financial institution, or other person or entity that honored the Card. If the merchant misrepresents the quality, price, or warranty of the goods or services which I paid for with my Visa® Debit Card, I agree to indemnify you from and against any and all damages, costs, liabilities, and expenses (including attorneys' fees and expenses) which may result, directly or indirectly, from such misrepresentation. If I breach or do not fulfill the terms of this Disclosure and Agreement with you, I also agree to indemnify you from and against all damages, costs, liabilities, and expenses (including attorneys' fees and expenses) which may result, directly or indirectly, therefrom.

Limitations on Frequency and Dollar Amounts of Transactions.

I may make cash advances and purchases only to the extent that I have available funds in my designated checking account plus available funds in my designated overdraft sources. Purchase transactions with a Visa® Debit Card are limited to \$3,000.00 each 24-hours. For Youth Accounts, the purchase transactions with a Visa® Debit Card are limited to \$300.00 each 24-hours. For security reasons, there may be limits on the number of these transactions

that may be authorized.

Returns and Adjustments (Visa® Debit Cards). Merchants and others who honor Visa® Debit Cards may give credit for returns or adjustments, and they will do so by sending you a credit slip that you will post to my designated checking account.

International Transactions. Purchases, cash advances, and credits made in foreign currencies will be billed to my Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa® operating regulations for international transactions. Transactions processed outside of the United States, or in a foreign currency, may be charged an international transaction fee, regardless of whether there is a currency conversion associated with the transaction. An International Card Transaction fee is assessed at any time your Card is used in connection with an international transaction, including, for example, when online purchases using the Card are initiated within the United States but the merchant is located outside of the United States. The conversion rate in dollars will be a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable Central Processing Date, which rate may vary from the rate Visa® itself received, or the government-mandated rate in effect for the applicable Central Processing Date in each instance, plus a two percentage point (2%) fee charged by you. The conversion rate may be different than the rate on the day of the transaction or date of the posting to the account. When a credit to the account does not fully offset a charge to the account due to changes in the rate, I am responsible for the difference.

Notice Regarding Non-Visa Pinless Debit Card Transactions: You allow non-Visa debit transaction processing. This means I may use my Visa Debit Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate my transactions. (Visa rules generally define "PIN-Debit Network" as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.)

The non-Visa debit network for which such transactions are allowed is Star systems. Examples of the types of actions I may be required to make to initiate a transaction on a Pin-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having my identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. Please be advised that the terms and conditions of my agreement with you relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network. If I have any questions about non-Visa debit transactions, I may contact the Credit Union at 831.479.6000 or toll-free at 888.4BAYFED.

ELECTRONIC CHECK TRANSACTIONS

If I have authorized a one-time transfer of funds from my account via automated clearing house (ACH) where I have provided a paper check or check information to a merchant or other payee in

person or by telephone to capture the routing, account, and check numbers to electronically initiate the transfer (an “Electronic Check Transaction”), the following applies to me:

Types of Available Transactions. I may authorize a merchant or other payee to make a one-time Electronic Check Transaction from my checking account using information from my check to (1) pay for purchases or (2) pay bills. I may also authorize a merchant or other payee to debit my checking account for returned check fees or returned debit entry fees.

I may make such a payment via ACH where I have provided a paper check to enable the merchant or other payee to capture the routing, account, and check numbers to initiate the transfer whether the check is blank, partially completed, or fully completed and signed; whether the check is presented as POS or is mailed to a merchant or other payee or lockbox and later converted to an EFT; whether the check is retained by the consumer, the merchant, other payee, or the payee’s financial institution; or I have provided the merchant or payee with the routing, account, and check numbers by telephone to make a payment or a purchase.

Account Access. Electronic Check Transactions may be made from my checking account only.

Limitations on Dollar Amounts of Transactions. I may make Electronic Check Transactions only to the extent that I have available funds in my checking account plus available funds in my designated overdraft sources.

Remotely-Created Checks. If the Electronic Check Transaction involves a remotely created check, you reserve the right to accept or reject the item for deposit into any of my accounts. If I deposit a remotely created check into any of my accounts, I represent and warrant to you that I have instituted procedures to ensure that these drafts are authorized by the person on whose account the remotely created check is drawn in the amount stated on the check and to the payee stated on the check. If a remotely created check, which I have deposited into my account, is returned by the drawee-payor bank, I agree that you may debit my account for the item's amount, plus any applicable fees. If the debit causes my account to be overdrawn, I agree to pay the overdrawn amount on your demand. For purposes of this Disclosure and Agreement, the term “remotely created check” means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.

BAYFEDCARDS SERVICE

The BayFedCards Service (“Service”) is a service that allows access to my debit and/or credit card account without assistance from your staff by using my computer or Mobile Device and my own selected BayFedCards Service Username and Password. For additional details about the Service, please see the Bay Federal Credit Union BayFedCards Service Terms and Conditions available at www.bayfed.com/products-services/disclosures.

Minimum System Requirements. To conduct transactions through the Service with you, the computer or Mobile Device system requirements described in the BayCards Service Terms and Conditions must be satisfied.

To retain a copy of any communications I receive through the Service, my computer or Mobile Device must have the ability to download and store PDF files. You also recommend that I have a printer capable of printing, for my records, paper copies of the communications. To access and use the Service, I must have a supported Mobile Device enabled to receive and transmit data, and which includes texting functionality, if required.

It is my responsibility to ensure that all computers and devices, including Mobile Devices, used by me to access the Service comply with the Service's hardware and software requirements.

I UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE, OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY, OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE, OR MAINTENANCE OF MY PERSONAL COMPUTER OR MOBILE DEVICE HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

Account Access. The Service is available for my Bay Federal debit and/or credit card account(s) using my BayFedCards Service Username and Password.

Types of Available Transactions. I may use my BayFedCards service Password for:

Balance inquiries;

- Receiving SMS (text), push notifications, and email alerts;
- Managing alert settings for cards and card transactions;
- Managing card control options; and
- Reviewing card details and add or delete cards in the Service.

You may offer additional services in the future and, if so, I will be notified of them.

Balance Inquiries. Balance information available through the Service may not be accurate because the balance information may not reflect all recent transactions. For accurate balance information, contact the Credit Union at 831.479.6000 or toll-free at 888.4BAYFED.

Eligibility. I understand that to use the Bayfedcards Service, I must meet the eligibility requirements set forth in the Terms and Conditions and must register and be approved to use it.

BayFedCards Service Password. I understand that I cannot use the Service without a BayFedCards Service Password. I AGREE THAT THE USE OF THE PASSWORD CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION.

I am responsible for the safekeeping of my Password and all transactions made using the Service. I will notify you immediately by phone and send written confirmation if my Password is disclosed to anyone. If I disclose my Password to anyone, I understand and

agree that I have given them access to my account via the Service and that I am responsible for any such transaction. I understand and agree that I must change my Password immediately to prevent transactions on my account if anyone not authorized by me has access to my Password. I further understand and agree that my Password is not transferable, and I will not disclose it or permit any unauthorized use thereof.

You recommend that I change my Password regularly and that my Passwords contain at least ten (10) characters including one (1) number, one (1) letter, and one (1) special character and that I do not use Passwords that could be easily guessed, such as my birthdate, last name, or other information that may be publicly available. You are entitled to act on instructions received under my Password. For security purposes, I must keep my Password and account information confidential. This means that I should memorize my Password and not write it down. If, through my own negligence or otherwise, I make my Password available to an unauthorized third party, I agree to notify you immediately. In such a case, I understand that you may terminate my access to the Service to protect the security of the Service and my Account.

The Credit Union will never contact me and ask me to provide my Passwords. If I am contacted by anyone claiming to be a representative of the Credit Union who asks me to provide any Password, I understand that I should not provide my Password and I will contact you at 831.479.6000 or toll-free at 888.4BAYFED immediately to report the incident.

The Credit Union recommends that I purchase and utilize anti-malware software as a defense against keyloggers and certain forms of attacks by unauthorized third parties seeking access to or control over my account. Anti-malware is a term that is commonly used to describe various software products that may also be referred to as antivirus or anti-spyware. Anti-malware software is used to attempt to prevent, detect, block, and remove adware, spyware, and other forms of malware such as keyloggers.

Joint Accounts. If I utilize the BayFedCards Service to access my accounts that are jointly owned, transactions performed on any such account by electronic means where my Password is utilized shall be considered authorized by me.

All applicable fees will be charged as set forth in the Fee Schedules.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM ELECTRONIC FUNDS TRANSACTIONS, POINT-OF-SALE TRANSACTIONS, ONLINE BANKING TRANSACTIONS, MOBILE BANKING, BILL PAY, REMOTE DEPOSIT CAPTURE, FUNDS TRANSFERS, BAYFEDCARDS SERVICE, AND ELECTRONIC CHECK TRANSACTIONS

Right to Receive Documentation of Transactions.

Transaction Receipt. I will receive a receipt at the time I make any transfer to or from my account using one of the ATMs or when I make a purchase using a POS terminal. I should retain this receipt to compare it with my statement from you.

Periodic Statement. I will receive a monthly statement (unless there are no transfers in a particular month), for the account(s) which I have accessed using an Electronic Check Transaction, the ATMs, POS terminals, BayFedOnline Banking, BayFedMobile, Bill Pay, Remote Deposit Capture Service, Zelle, or other electronic funds transaction which will show the calendar date that I initiated the transfer, the type of transfer and the type of account(s) accessed by the transfer, and the amount of transfers occurring in that statement period. I will get a statement at least quarterly.

BayFedOnline Banking, BayFedMobile, Remote Deposit Capture, or Bill Pay Transaction. I may print a record of any individual transaction conducted through the Service at any time after the transaction is completed. A fee may be charged for a paper copy, subject to your Fee Schedules.

My Liability for Unauthorized Transactions and Advisability of Prompt Reporting.

This Section does not apply to transactions requested or processed using Zelle. For information about my liability for unauthorized transactions request or processed using Zelle, I will see the Zelle Terms of Service.

I must tell you at once if I believe my checks, Visa® Debit Card, Visa® Credit Card, BayFedOnline Banking, BayFedMobile, BayFedCards Service, Visa® Debit Card, or Visa® Credit Card PIN or Password (collectively “check(s), Card(s), and/or PIN(s)/Password(s)”) has been lost or stolen or if I believe that an electronic fund transfer has been made without my permission using information from my check. Telephoning is the best way of keeping my possible losses down. A written notification to you should follow my telephone call. I could lose all the money in my account (plus my maximum overdraft line of credit). However, if I believe my check(s), Card(s) and/or PIN(s)/Password(s) has been lost or stolen, and I tell you within two (2) business days after I learn of the loss or theft, I can lose no more than \$50.00 if someone used my check(s) (in an Electronic Check Transaction), my Card(s), and/or PIN(s)/Password(s) without my permission.

If I do NOT tell you within two (2) business days after I learn of the loss or theft of my check(s), Card(s), and/or PIN(s) /Password(s) and you can prove you could have stopped someone from using my check(s), in an Electronic Check Transaction, and/or my Card(s) and/or PIN(s)/Password(s) without my permission if I had told you, I could lose as much as \$500.00.

If I am using a Visa® consumer card, including credit or debit card, for transactions that take place on the Visa® network system, I understand that Visa® Operating Rules and Regulations provide for \$0 liability for losses from unauthorized (fraudulent) activity. This does not apply to Visa® commercial cards, ATM transactions using a PIN (unless being used at a Plus or Visa Network) or non-Visa® PIN-Debit Network transactions.

Also, if my statement shows transfers that I did not make, including those made by Card, PIN, or other means, I must tell you at once. If I do NOT tell you within sixty (60) days after the statement which shows the transfer was mailed to me, I may not get back any money I lost after the sixty (60) days if you can prove that you could have stopped someone from taking the money if I had told you in time.

If I can document a good reason (such as a long trip or hospital stay) that kept me from telling you, you will extend the time period.

Telephone Number and Address to be Notified in Event of an Unauthorized Transaction. If I believe my Card(s), PIN(s)/ Password(s), or check(s) has been lost or stolen or that someone will or may use it to transfer money from my account(s) without my permission, I will telephone you at: 831.479.6000 or toll-free at 888.4BAYFED or write you at:

BAY FEDERAL CREDIT UNION
3333 Clares Street
Capitola, CA 95010
ATTENTION: Member Service Center

I should also contact the Credit Union as listed above if I believe a transfer has been made using the information from my check without my permission.

Visa Account Updater (“VAU”) Service. If the Credit Union issues me a replacement or renewal of my Visa® Debit Card (“Card”), my Card Details (e.g., my Card account number, expiration date, and card verification value (CVV) security code) may change. Changes to my Card Details can lead to disruptions of recurring payment services and interruptions in the products/services I receive from merchants, subscription services, e-commerce merchants, or others who have my Card Details “on file” because, after the issuance of the replacement or renewal of my Card, the “on-file” information these merchants possess may no longer be accurate. To avoid these disruptions, Visa® has developed a service called the Visa® Account Updater (“VAU”) through which I may provide my new Card Details to participating and qualifying merchants automatically. If I wish to opt-out from this Service, I must call you at: 831.479.6000 or toll-free at 888.4BAYFED, or write you at BAY FEDERAL CREDIT UNION, 3333 Clares Street, Capitola, CA 95010, ATTENTION: Member Service Center before receiving the replacement or renewal of my Card.

Business Accounts. I understand that the Section entitled “My Liability for Unauthorized Transactions and AdVisability of Prompt Reporting” in this Section of this Agreement as well as the Section entitled “In Case of Errors or Questions About My Electronic Services Transactions” and the provisions related to error resolution and limitations on liability on the back of periodic statements, do not apply to business accounts or to accounts that are not used primarily for personal, family, or household purposes (“Business Accounts”). For these accounts, I will see the error resolution and limitations on liability provisions set forth in your Business Account Agreement and Disclosure.

Verification. All transactions affected by use of the ATMs, POS terminals, Electronic Check Transaction, BayFedOnline Banking, BayFedMobile, Remote Deposit Capture, or other electronic transaction contemplated hereunder which would otherwise require my “wet” signature, or other authorization, shall be valid and effective as if “wet” signed by me when accomplished by use of an Electronic Check Transaction, Card(s), and/or PIN(s)/Password(s) or as otherwise authorized under this Disclosure and Agreement. Deposits at an ATM are subject to verification by you and may only be credited or withdrawn in accordance with your Truth-In-Savings Disclosure and Account Agreement. Transactions accomplished after the close of normal business each day shall be deemed to have occurred on your next business day. You are not responsible for

delays in a deposit due to improper keying of my transaction.



Bay Federal
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Making a real difference

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Federally Insured by NCUA. Equal Housing Lender.