Transfers Via Online Services Disclosure
Effective August 1, 2025

Types of Transfers.

You may use Online Services to:

- Transfer funds between your various accounts, to include, Checking, Share Savings, Money Market, and Loan accounts.
- Transfer funds to accounts of other members you authorize for any of your accounts (aka member to member, cross account, or internal transfers).
- Transfer funds between accounts at other Financial Institutions, based on account approval.

Service Limitations.

Transfers. You may make funds transfers to your accounts or to other accounts you authorize as often as you like. However, transfers from a Share Savings Account or Money Market Account will be limited to a total of six (6) in any one month. You may transfer or withdraw up to the available balance in your account or available credit line at the time of the transfer, except as limited under other agreements. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

Processing Time.

The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time will be 2:00 P.M. PST on each weekday that the Credit Union is open, which is not a holiday. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the next following funds transfer business day and processed accordingly. For same day processing, external transfers, (FI to FI), must be initiated prior to 1 P.M. PST.

Member Liability

You are responsible for all transfers you authorize using your Online Banking Services under this Agreement. If you permit other persons to use an Online Banking Service or access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your account or access code and accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose no more than $50 if someone accessed your account without your permission. If you do not tell us with two (2) business days after you learn of the unauthorized use of your account or Online Banking Service, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as $500. Also, if your statement shows Online Banking transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may be liable for all subsequent transfers that occur after the close of the sixty (60) day period.

Identification of Transfers (Member to Member)

If you 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 financial institution on the basis of the

identifying account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the credit union if the funds transfer is completed based on the identification number you provided the credit union.

Identification of Financial Institution (External)

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

Credit Union Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable for instance:

a. If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit.

b. If you used the wrong access code or you have not properly followed any applicable computer, mobile device, Internet or Credit Union instructions for making transfers.

c. If your computer or mobile device fails or malfunctions or any of the Credit Union's Online Banking services was not properly working and such a problem should have been apparent when you attempted such transactions.

d. If circumstances beyond our control (such as fire, flood, telecommunications outages, postal strikes, equipment or power failure) prevent making the transaction.

e. If the funds in your account are subject to legal process or other claim.

f. If your account is frozen because of a delinquent loan.

g. If the error was cause by a system beyond the Credit Union's control such as your Internet Service Provider.

h. If you have not given the Credit Union complete, correct and current instructions so the Credit Union can make a transfer.

i. If the error was caused by a system other than our own.

j. If there are other exceptions as established by the Credit Union.