E-CENTRAL
CREDIT UNION

Corporate Office
990 S. Fair Oaks Avenue
Pasadena, CA 91105-2626
626.799.6000

Electronic Services Disclosure And Agreement

Please Retain This Important Document For your Records

EFFECTIVE SEPTEMBER 1, 2026

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ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

This Electronic Services Agreement and Disclosure (“Agreement”) sets forth the terms and conditions governing electronic fund transfers. Electronic fund transfers (“EFTs”) are electronically initiated transfers of money involving a deposit account at the Credit Union and multiple access options, such as online account access, direct deposits, automated teller machines (ATMs), debit card, automated telephone banking and mobile banking. Your acceptance, retention, or use of an ATM Card, debit card, Personal Identification Number (PIN) or other EFT hereunder constitutes an agreement between us and you as described below. You agree to only use our EFT services for personal, family, household, or consumer purposes; the EFT services must not be used for business or commercial purposes.

These disclosures are given by us in compliance with the Electronic Fund Transfer Act (15 U.S.C. Section 1693 et seq.) and Regulation E (12 CFR 1005 et seq.) to inform you of certain terms and conditions for use of the electronic services described in this Agreement. Note that the term “EFT” used in this Agreement does not include wire transfers or any other transactions that are not covered by Regulation E. At the present time, we offer the following electronic services:

- Preauthorized deposits of net paycheck;
- Payroll deductions;
- 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) EFT services at Credit Union-owned (proprietary) ATMs and on Shared Network ATMs such as the CO-OP Network, and Accel network, and such other systems as may be added from time to time;
- Visa Credit Card cash advances at ATMs on the Visa network;
- Automated Telephone Banking (Teller-Phone);
- Online Banking;
- Bill Payer Service;
- Visa Debit Card;
- Electronic Check Transactions;
- Transactions at a Point-of-Sale (POS) terminal, whether or not an access device is used;
- Mobile Banking; and
- Mobile Deposit.

General disclosures applicable to all electronic services offered by us is given below, with certain specific disclosure information for each service following in separate sections. Your use of the electronic services is subject to our approval.

GENERAL DISCLOSURES APPLICABLE TO ALL ELECTRONIC SERVICES

Business Day Disclosure:
Our business days are Monday through Friday, except federal holidays. Our business hours are 9:00 a.m. to 5:00 p.m. Pacific Standard Time, Monday through Friday. Branch hours and holiday schedules may be obtained through our website (or by contacting us at (626) 799-6000. Our proprietary ATMs are generally available 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties. Automated telephone banking, online banking and the Bill Payer system are generally available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties, including those of the Internet service provider and Internet software.

Disclosure of Account Information to Third Parties:
We will maintain the confidentiality and privacy of your account information in accordance with our privacy policy. We will disclose information to third parties about your account or transfers you make in the following circumstances:

1. When it is necessary to complete an electronic transaction; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with a government agency, court order, or any legal process; or
4. If you give us permission in writing.

Additional Agreements:
In addition to this Agreement, in connection with your use of the EFT services, you may be subject to, and/or required to agree to, account agreements, guidelines, rules, schedules, disclosures, disclaimers and other terms that we may otherwise provide or make available to you from time to time. All such account agreements, guidelines, rules, disclosures, disclaimers, user agreements or similar agreements, and other terms and conditions are hereby incorporated by reference into this Agreement. When you access or use our EFT services, this does not change the agreements you already have with us on your accounts or other services we provide you.

If the terms and conditions of this Agreement conflict with the terms and conditions contained in any additional agreement, the terms and conditions of the specific service shall govern as to that particular service unless expressly stated herein. Notwithstanding anything to the contrary, the terms and conditions of this Agreement are not intended to modify any disclosures or other terms that are required by law and that are provided by us in an additional agreement.

Right to Receive Documentation of Transactions:

1. **Terminal Transfers.** In most cases, you will receive a receipt at the time you make any transfer to or from your account using an ATM or when you make a purchase using a POS terminal. You should retain this receipt to compare with your statement from us. Federal law provides that for certain small dollar transactions at merchant locations, you may not receive a receipt.
2. **Periodic Statements.** You will receive a monthly account statement for each month in which an EFT is made (but at least a quarterly statement if no transfers are made). You agree to immediately review each periodic statement mailed or otherwise made available to you to ensure that each and every transaction has been authorized by you. Your failure to promptly report any allegedly unauthorized transaction may result in future allegedly unauthorized transactions to be considered authorized.
3. **Online Banking Transactions.** You may print a record of any individual transaction conducted through online banking at any time after the transaction is completed.

Your Liability for Transactions You Authorize:
You are responsible for all transfers you authorize using the electronic services described in this Agreement. If you permit other persons to use your ATM Card, Visa Debit Card, or PIN, you are responsible for any transactions that person authorizes or conducts on any of your accounts, even if that person exceeds your authority. Transactions that you or someone acting with you initiate with fraudulent intent are also authorized transactions. You understand and agree that you will be responsible for all transactions that you make and/or initiate, including fraudulent transactions where you initiate the transaction but are the victim of fraud or transactions you initiate in error.

Your Liability for Unauthorized Transactions and Advisability of Prompt Reporting:
However, you must tell us AT ONCE if you believe your ATM Card, Visa Debit Card, or your ATM Card PIN, Visa Debit Card PIN, Teller-Phone PIN or Online Banking PIN (collectively "Card(s) and/or PIN(s)") have been lost or stolen or if you believe that an EFT has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. A written notification to us should follow your telephone call. You could lose all the money in your account (plus your maximum overdraft Personal Line of Credit, if you have one). However, if you believe your Card(s) and/or PIN(s) have been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than $50 if someone used your Card(s) and/or PIN(s) to access your account without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card(s) and/or PIN(s) and we can prove we could have stopped someone from using your Card(s) and/or PIN(s) without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by Card, PIN or other means, you must tell us at once. If you do NOT tell us within sixty (60) days after the statement was mailed or delivered to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If you can document that a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

SPECIAL NOTICE TO VISA DEBIT CARDHOLDERS

If you use a Visa Debit Card for transactions that take place on the VISA network system, you understand that Visa Operating Rules and Regulations provide for $0.00 liability ("Zero Liability") for losses from unauthorized (fraudulent) activity. Zero Liability does NOT apply to ATM transactions that are not processed through Visa (such as a cash withdrawal from your checking account). You must refer to the section of this Agreement regarding liability for unauthorized ATM transactions. Zero Liability also will not apply where you were grossly negligent or fraudulent in the handling of your account or Visa Debit Card, nor will it apply to Visa Debit Cards issued outside the U.S. or to Visa commercial cards. You must provide to us a written statement regarding any claim of unauthorized Visa transactions.

If you notify us of unauthorized transactions which were processed through Visa (this does not include cash disbursements at an ATM using your Visa Debit Card) within two (2) business days, we will provide provisional credit to your account within five (5) business days of the notification. If you tell us orally, we will require that you send us your complaint in writing within ten (10) business days. We will not credit your account until your written complaint is received. "Unauthorized" means the use of your Visa Debit Card by a person, other than you, who does not have actual, implied or apparent authority for such use and from which you receive no benefit.

How to Notify the Credit Union in the Event of an Unauthorized Transaction:
If you believe your Card(s) and/or PIN(s) have been lost or stolen or that someone will or may use it to transfer money from your account(s) without your permission, you must telephone us at: (626) 799-6000, or write us at: E-Central Credit Union, 990 S. Fair Oaks Avenue, Pasadena, CA 91105-2626. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

In case of errors or questions about your electronic services transactions:
In case of errors or questions about your electronic services transactions, telephone us at (626) 799-6000, or write to us at E-Central Credit Union 990 S. Fair Oaks Avenue, Pasadena, CA 91105-2626 as soon as you can, if you think your periodic statement or receipt is wrong or if you need more information about a transaction listed on your periodic statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST periodic statement on which the problem or error appeared. You must:

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

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

In accordance with Visa Operating Rules and Regulations, you will receive provisional credit for Visa Debit Card losses for unauthorized use within five (5) business days after you have notified us of the loss. However, refer to the "Additional Disclosures Applicable to PIN-LESS Visa Debit Card Transactions" section of this Agreement for further details regarding Visa Debit Card transactions initiated through a non-visa debit network.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Your account is considered a "new account" for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If we provisionally credited your account, we will reverse the provisional credit and notify you of the date we reversed the credit and the amount of the debit. You may ask for copies of the documents that we used in our investigation.

Our Liability for Failure to Make or Complete Electronic Fund Transfers:
If we do not properly complete an EFT to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, if:

1. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure, malfunction of central data processing facility, etc.) prevent the transaction, despite reasonable precautions that we have taken;

2. Through no fault of ours, you do not have enough money in your account (or sufficient collected funds) to complete the transaction(s);

3. The funds in your account are subject to an uncollected funds hold, legal process, or other circumstances restricting such transaction or payment;

4. We received incorrect or incomplete information from you or from third parties (e.g., the U.S. Treasury, an automated clearing house, or a terminal owner);

5. The ATM or network system was not working properly and you knew about this breakdown when you started the transaction;

6. The ATM where you were conducting the transaction did not have enough cash or cash in the denominations you requested;

7. Your ATM Card, Visa Debit Card, Visa Credit Card, Visa Debit Card PIN, Visa Credit Card PIN, Teller-Phone PIN, mobile banking or Online Banking PIN you provide is incorrect or incomplete, has been reported lost or stolen, has expired, is damaged so that the mechanical device cannot read the encoding strip, is inactive due to non-use, is retained by us due to your misuse or suspected fraudulent activities, is retained by us at your request, or your ATM Card PIN, Visa Debit Card PIN, Visa Credit Card PIN, Teller-Phone PIN or Online Banking PIN has been repeatedly entered incorrectly;

8. The transaction would exceed an unused line of credit (e.g., Visa Credit Card limit);

9. Our failure to complete the transaction or the placement of a block on your account is done to protect the security of your account and/or the electronic terminal system;

10. You make an error in keying your deposit at an ATM or through the Online Banking system(and if you make such error, we are not responsible for bounced checks, forfeited dividends, and other consequences which may result);

11. The payee mishandles or delays a payment sent by the Bill Payer Service;

12. Any transaction is prohibited by law, regulation, court order, or would be considered illegal activity; or

13. You have not provided our Bill Payer Service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment.

There may be other exceptions not specifically mentioned above. Provided that none of the foregoing exceptions to the service performance obligations are applicable, if we cause an incorrect amount of funds to be debited from your account, or caused funds from your account to be transferred to a person or entity which does not comply with your bill payment instructions, we will be responsible for returning the improperly transferred funds to your account and for directing to the proper recipient any previously misdirected bill payments or transfers.

THE FORGOING CONSTITUTES OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT WILL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE, AND/OR SERVICE.

Personal Identification Numbers (PIN):
You understand that you cannot use your ATM Card, Visa Debit Card and certain electronic services we offer without the applicable identification number, such as a username and/or password, which we collectively refer to as a PIN. Generally, we will provide you with an initial PIN, which you must change. You are responsible for the safekeeping of your PIN(s) provided by us or selected by you and for all transactions by use of a PIN. Your use of a PIN is your authorization to us to withdraw funds from your savings account or checking account to cover such transactions. Your PIN(s) is confidential and should not be disclosed to third parties or recorded. You will notify us immediately and send written confirmation if your PINs are disclosed to anyone other than the joint owner of your account. You understand and agree that you must change the PIN immediately to prevent transactions on your account(s) if anyone not authorized by you has access to the PIN. **If you disclose your PIN(s) to anyone and authorize them to access our EFT services, you understand that you have given them access to your account(s) and you are responsible for any such transaction. If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the Credit Union and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed.**

Fees for Electronic Fund Transfers:
All fees associated with your EFTs are disclosed in our Schedule of Fees and Charges, which accompanies this Agreement and is incorporated herein by reference. Any fees charged will be deducted from your checking or savings account. The Credit Union reserves the right to increase or add new fees at a future date after we give you notice of such fees as required by law.

If you have been issued an additional card (whether an ATM Card, Visa Debit Card, or Visa Credit Card) for a joint owner or authorized user on your account, any applicable transaction fees outlined in our Schedule of Fees and Charges will be based on combined transactions. Withdrawals from more than one account or additional withdrawals from the same account during a single access will be counted as multiple withdrawals. Generally, transaction fees will be charged to your account within two (2) business days from the day they are incurred. The fee may not be recorded on the transaction receipt produced by the ATM, but it will be itemized on your monthly statement.

If you use an ATM that is not operated by us, you may be subject to an additional fee(s) imposed by another financial institution, merchant, and/or by an automated transfer network. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer. This practice is known as “surcharging” and is in addition to any ATM fees charged by us.

Electronic Fund Transfer Limitations:
We may impose limits on certain EFT services you use, such as if we consider the limitations necessary to maintaining or restoring the security of an account or EFT services; where required by law, we will provide you with required notice of such limitations.

Verification:
All transactions affected by use of ATMs, POS terminals, Teller-Phone, Electronic Check Transactions, online banking, or other electronic transaction contemplated hereunder which would otherwise require your actual signature, or other authorization, will be valid and effective as if actually signed by you when accomplished by use of an Electronic Check Transaction, the Card(s) and/or PIN(s), or as otherwise authorized under this Agreement.

Change in Terms:
We may change the terms and fees for the services described in this Agreement and may amend, modify, add provisions to, or delete provisions from this Agreement from time to time. If you have an account with us through which EFTs are being processed, you will receive written notice of the change in terms at least twenty-one (21) days prior to the effective date of the change(s), or as otherwise provided by law. Further, the Credit Union may, from time to time, revise or update the programs, electronic services, and/or related material(s) rendering such prior versions obsolete. Consequently, the Credit Union reserves the right to terminate this Agreement as to all such prior versions of the programs, electronic services, and/or related material(s) and limit access to the Credit Union’s more recent versions and updates.

Termination of Electronic Services:
You may, by written request, terminate any of the electronic services provided for in this Agreement. Termination by any one account owner will be binding on all account owners, and we are not required to notify other account owners of the termination. We reserve the right to terminate this Agreement and your access to the electronic services, in whole or in part, at any time and for any reason. In addition, electronic services may be suspended, without advance notice, if there are insufficient funds in any one of your accounts or if any of your accounts are not in good standing as defined in our Member Conduct and Limitation of Services Policy. After suspension, electronic services may be reinstated, at our discretion, once there are sufficient funds in your account(s) to cover any fees and other transfers and debits. If you ask us to terminate your account or your access to any of the electronic services, you will remain liable for subsequent transactions performed on your account. Termination of electronic services does not terminate your

accounts or agreements with us and will not affect your authorization for transfers and payments made prior to termination.

Upon termination of this Agreement or the electronic services, the Credit Union will endeavor to cancel any applicable account transactions you have previously authorized, provided that the Credit Union makes no guarantee that it will be able to do so. You will be solely responsible for any fees that apply to any such cancellation. Any payment(s) or other transactions that the Credit Union is not able to cancel or that have already been processed before the requested termination date will be completed.

Notice and Communications:
Except as otherwise provided in this Agreement, all notices required to be sent to you will be effective when we mail or deliver them to the last known address or email address that we have for you in our records or when we make such notices available to you through online banking if you have agreed to receive notices from us in an electronic format. You are required to keep us informed of your current address, email address, and telephone number. You agree to notify us promptly of any change of address. You may notify us in person at any of our offices, via online banking, or by sending a written and signed notice to E-Central Credit Union, 990 S. Fair Oaks Avenue, Pasadena, CA 91105-2626, Attention: Member Services Department.

Collections:
You agree that we will be entitled to recover any money owed by you as a result of your use of, or the use of anyone you have provided with access to, any of our electronic services and you agree to repay any amounts which create an overdrawn balance on any of your accounts immediately upon demand. We have a security interest in your present and future deposits and have the right to apply such deposits to any money you owe. If any legal action is required to enforce any provision of this Agreement or to collect money you owe, you agree to pay all costs of collections, including reasonable attorneys' fees, court costs, and other charges incurred for enforcing our rights under this Agreement.

Severability:
If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement will remain in full force and effect.

Governing Law:
You understand and agree that this Agreement and all questions relating to its validity, interpretation, performance, and enforcement will 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. You also agree to submit to the personal jurisdiction of the courts of the State of California.

No Waiver:
The Credit Union can delay enforcing any provision under this Agreement any number of times without losing its right to enforce them at a later date.

Relationship to Other Disclosures:
The information in this Agreement applies only to the electronic service transactions described herein. Provisions in other disclosure documents, as may be revised by us from time to time, continue to apply, except to the extent expressly modified by this Agreement.

Account Access:
Your accounts, ATM Card, Visa Debit Card, and any other access device or method (including ACH and electronic check transactions) may not be used for any illegal activity or transaction. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located. You understand that you may not utilize your accounts, ATM Card, Visa Debit Card, 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. We may deny authorization of any transactions identified as gambling. However, in the event that a transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA):
In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006, and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or banking relationship with us. "Restricted transactions" are transactions involving the knowing transmittal or receipt of credit, funds, checks, instruments or other proceeds to or from another person engaged in the business of wagering or betting in connection with unlawful Internet gambling. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Delinquent Loan Restriction:
If any of your loan payments are past due, you may be restricted from performing EFTs through Teller-Phone, online banking, ATMs or POS terminals.

Assignment:
You may not assign this Agreement to any other party. The Credit Union may assign this Agreement at any time in its sole discretion. The Credit Union may also assign or delegate any of its rights and responsibilities under this Agreement to independent contractors or other third parties.

Headings:
Headings are for convenience only and will not control or affect the meaning or construction of any of the provisions of this Agreement.

DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITY

YOU UNDERSTAND AND AGREE THAT THE ELECTRONIC SERVICES ARE PROVIDED "AS-IS." EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT OR AS REQUIRED BY LAW, THE CREDIT UNION ASSUMES NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MIS-DELIVERY OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE ELECTRONIC SERVICES IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE ELECTRONIC SERVICES IS DOWNLOADED OR OBTAINED AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGE TO YOUR COMPUTER SYSTEM OR MOBILE DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, THE CREDIT UNION DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD PARTY RIGHTS, AND THE CREDIT UNION MAKES NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE ELECTRONIC SERVICES, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE ELECTRONIC SERVICES, THE ACCURACY OF ANY INFORMATION RETRIEVED BY YOU FROM THE ACCOUNTS OR THAT THE ELECTRONIC SERVICES WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE.

EXCEPT AS DESCRIBED IN THIS AGREEMENT, THE CREDIT UNION WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM YOUR USE OF OR YOUR INABILITY TO USE THE ELECTRONIC SERVICES, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY YOU FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE ELECTRONIC SERVICES, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSION OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF THE CREDIT UNION HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Your Agreement to Indemnify us:
Except to the extent that the Credit Union is liable under the terms of this Agreement or another agreement governing the applicable account, you agree to indemnify, defend, and hold the Credit Union, its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors, harmless from any and all third- party claims, liability, damages, and/or costs (including but not limited to reasonable attorney's fees) arising from:

- a third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other materials submitted by you to us;
- any fraud, manipulation, or other breach of this Agreement by you;
- your violation of any law or rights of a third party; or
- the provision of the electronic services or use of the electronic services by you or any third party.

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with us in asserting any available defenses. You will not settle any action or claims on our behalf without our prior written consent. This indemnification is provided without regard to whether the Credit Union's claim for indemnification is due to the use of the electronic services by you or a joint account owner or other authorized person.

Copy Received:
You acknowledge receipt of a copy of this Agreement.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED DEPOSITS

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company (from your employer, the federal government or other payer), the following information applies to you:
Account Access:
Preauthorized deposits may be made only to your checking account or Membership Savings Accounts.

Notification of Preauthorized Deposits:
If you have arranged with a third party (for example, the Social Security Administration) to make preauthorized deposits to your account at least once every sixty (60) days, that third party making preauthorized deposits may have agreed to notify you every time the party sends us money to deposit to your account. If you have not made such an arrangement, you may telephone us at (626) 799-6000 and we will advise you whether or not the preauthorized deposit has been made. You may also use online banking to confirm whether or not the deposit has been made.

Documentation of Preauthorized Deposits:
Generally, you 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 funds service you have with us is preauthorized deposits, then we reserve the right to send you a quarterly statement only.

Direct Deposits:
If, in connection with a direct deposit plan, we deposit any amount in an account which we are later required to return to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

ADDITIONAL DISCLOSURES APPLICABLE TO PREAUTHORIZED PAYMENT SERVICES

If you have requested a preauthorized payment to a third party from any Credit Union account, the following applies to you:

Account Access:
Preauthorized payments may only be made from your checking account(s). If your preauthorized payment due date is scheduled to occur on a non-business day, it will be sent out the next business day.
Right to Receive Documentation of Preauthorized Payment:

1. **Initial Authorization:** You can get copies of the preauthorized payment documentation from the party receiving the payment at the time you give them the initial authorization.

2. **Notice of Varying Amounts:** If your preauthorized payment may vary in amount, the party who will receive the payment is required to tell you ten (10) days before each such payment when it will be made and how much it will be. You may agree with the party 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 would fall outside certain limits that you set.

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

Right to Stop Preauthorized Payment:
If you want to stop a preauthorized payment or revoke a preauthorized payment authorization, you must call us at (626) 799-6000, or write to us at E-Central Credit Union, 990 S. Fair Oaks Avenue, Pasadena, CA 91105-2626, in time for us to receive your stop payment request no less than three (3) business days or more before the next payment from your account is scheduled

to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. An oral request to stop payment ceases to be binding after fourteen (14) days if you have not provided us with any required written confirmation of your request. We will charge you for each stop payment order you give pursuant to our current Schedule of Fees and Charges. Such stop payment request will apply only to that particular payment. If you have given us a request to cancel the entire preauthorized payment authorization, you understand and agree that you must also contact the third party to cancel (revoke) the entire preauthorized payment authorization and provide us with a copy of your written revocation notice to the third party.

Our Liability for Failure to Stop Payment:
If you order us to stop one of your preauthorized payments no less than three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages, to the extent provided by law.

ADDITIONAL DISCLOSURES APPLICABLE TO AUTOMATED TELEPHONE BANKING (TELLER-PHONE)

Automated Telephone Banking is a service that allows you to perform monetary transactions and account balance inquiries without assistance from our staff. We refer to this service as Teller-Phone. You will actually “talk” directly with our computer through the use of a touch-tone phone.

Teller-Phone Personal Identification Number (PIN):
Before you can use Teller-Phone you must request the service and then we will provide you with a Teller-Phone PIN for access. You are responsible for the safekeeping of your Teller-Phone PIN provided by us, or as changed by you, and for all transactions made by use of Teller-Phone. This PIN will be different from your ATM or Visa Debit Card PIN.

You must notify us immediately by phone and send written confirmation if your Teller-Phone PIN is disclosed to anyone other than any joint owner of your account. You understand and agree that you must change your Teller-Phone PIN immediately to prevent transactions on your account if anyone not authorized by you has access to your Teller-Phone PIN. If you disclose your Teller-Phone PIN to anyone, however, you understand that you have given them access to your account(s) via Teller-Phone and that you are responsible for any such transactions. You further understand that your Teller-Phone PIN is not transferable and you will not disclose your Teller-Phone PIN or permit any unauthorized use thereof. If the wrong PIN is entered three (3) times consecutively, your access to Teller-Phone will be restricted, and you will need to contact us to restore access. We are authorized to act on any instructions received under your Teller-Phone PIN.

Types of Available Transactions:

You may use Teller-Phone to:

1. Make transfers between your savings and checking accounts;
2. Make inquiries regarding account and loan balances;
3. Obtain loan payment due date and pay off information;
4. Make loan payments by transferring the amount of the payment due from your savings or checking account;
5. Request a withdrawal from your savings and checking accounts (except from IRAs or from the principal of a Share Certificate Account) by Credit Union check;
6. Access your Personal Line of Credit account to request loan advances;
7. Verify cleared checks;
8. Obtain dividend information;
9. Activate ATM and Debit cards; and
10. Report lost or stolen ATM and Debit cards.

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

Limitations on Frequency and Dollar Amount of Transactions:
Account withdrawals to you through Teller-Phone are unlimited to the extent you have funds available in your account(s), or available credit from your Personal Line of Credit or Visa credit card account, and there are no dollar limitations on transfers. However, the frequency of telephone transfers is limited pursuant to federal law as disclosed in this Agreement. For security reasons, in the event your Teller-Phone PIN is lost or stolen there may be restrictions on transactions you can conduct using the service.

Withdrawal Checks:
Credit Union checks are prepared for withdrawals requested using Teller-Phone. We will mail these checks to you at your last address of record. Checks requested before 4:00 p.m. Pacific Standard Time on any business days will be mailed on the same day. Transactions completed after 4:00 p.m. Pacific Standard Time on any business day will not be mailed until the following business day.

ADDITIONAL DISCLOSURES APPLICABLE TO ONLINE BANKING AND THE BILL PAYER SERVICE

Online Banking is our electronic banking service that allows access to your accounts without assistance from our staff by using our Internet website and your online banking PIN. Online Banking is available for your convenience 24 hours a day, 7 days a week, with minor interruptions for system maintenance or technical difficulties. The Bill Payer Service is an electronic method of paying bills. You must have a checking account with us to use this service. If you would like to take advantage of these online services, visit our website and enroll with your eligible Credit Union accounts. Additional disclosures and specific terms and conditions for using online banking and the Bill Payer Service will be provided when you enroll.

ADDITIONAL DISCLOSURES APPLICABLE TO MOBILE BANKING

Mobile Banking is a personal financial information management service that allows you to access your Credit Union account information, products and services similar to online banking and engage in such other financial transactions using compatible and supported mobile devices. All features and services available through online banking may not be available via Mobile Banking. Mobile Banking is subject to the terms and conditions of the E-Central Credit Union Mobile Banking Agreement, which will be provided to you when you enroll.

ADDITIONAL DISCLOSURES APPLICABLE TO MOBILE E-DEPOSIT

Mobile E-Deposit is designed to allow you to make deposits to your designated eligible accounts using a compatible mobile wireless device to photograph an image of an original paper check that is drawn on or is payable through a United States financial institution and to electronically submit a digital image of such paper check to us. The Mobile E-Deposit service is subject to the terms and conditions of the E-Central Credit Union Remote Deposit Capture Agreement, which will be provided to you when you enroll in the service.

ADDITIONAL DISCLOSURES APPLICABLE TO ATM CARDS AND VISA DEBIT CARDS

In this section, “Card” refers to your E-Central Credit Union ATM Card or Visa Debit Card and any duplicates, renewals, or substitutions the Credit Union issues to you, unless otherwise noted. The disclosures in this section apply to the use of your Card to conduct EFTs, including, but not limited to, use of the Card at ATMs and POS terminals. By use of your Card at a participating POS terminal, you authorize us to make withdrawals from your designated account for cash advances and/or purchases. Access to ATMs is through the use of a Card and a PIN.

Account Access:
You may use your Card to withdraw cash from your checking account by way of a cash advance from merchants, financial institutions, or others who honor the Card and/or to pay for purchases. However, we are not responsible for the refusal or inability of any ATM or POS terminal, merchant, or financial institution to honor the Card, to complete a transaction, or for their retention of the Card. You understand that your Card is not a credit card and does not provide “credit” which means that you may not defer payment of Card transactions.

An ATM Card can be linked to either a savings or checking account. An ATM Card may be used at ATMs and at POS terminals at any business establishment where the ATM Card is accepted.

Types of Available ATM Transactions:
Transaction types and services may be limited on certain ATMs on the systems which we do not own (non-proprietary ATMs), such

as, for example, withdrawal limits. If a transaction or service type is not available, the attempted transaction will generally be refused as an invalid transaction.
You can use your Card to perform the following ATM transactions:

1. Make deposits to your checking account, and either your savings account or money market account, at our proprietary ATMs (and some designated CO-OP Network ATMs).

2. Withdraw cash from your checking account, and either your savings account or money market account.

3. Take advances on your loan accounts.

4. Transfer funds between your loan accounts, checking accounts, and either your savings account or money market account.

5. Make balance inquiries at our proprietary ATMs (and some shared network ATMs).

6. Make loan payments by transfer of funds from your savings or checking account at our proprietary ATMs (and some shared network ATMs).

7. Take advances on your Personal Line of Credit account.

8. You may use your Visa credit card to take an advance on your Visa credit line at ATMs displaying the Visa logo.

9. Purchase of postage stamps at ATMs where available.

We may offer additional ATM services in the future and, if so, you will be notified of them.Unless otherwise noted, the above services are generally available at ATMs on the CO-OP Network and shared network systems. Services, however, may be restricted on certain ATMs on the systems which we do not own. In such case, an attempted transaction may be refused by the shared network ATMs.

Deposits:
You understand and agree that we accept deposits at an ATM subject to verification and collection by us and such deposits may only be credited or withdrawn in accordance with our Funds Availability Policy. Transactions accomplished after the close of business each day will be deemed to have occurred on our next business day.

ATM Transaction Fees:
You understand that withdrawals from network ATMs may be subject to Credit Union fees as disclosed in the Schedule of Fees and Charges. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). Any fees charged will be deducted from your checking or savings account.

Transaction Limitations:
1. **ATM Card Transactions.** You understand and agree that you may use your ATM Card and PIN in any of our network ATMs and such other machines or facilities as we may designate to withdraw up to a maximum amount of $500 per day (from savings, checking and line of credit combined), as long as your available balance will cover the transaction. You may also use your ATM Card and PIN at a POS terminal at any business establishment where the ATM Card is accepted, to conduct transactions up to a maximum amount of $805 per day ($805 ATM and POS combined), as long as your available balance will cover the transaction.

2. **VISA Debit Card Transactions.** You understand and agree that you may use your Visa Debit Card and PIN in any of our network ATMs and such other machines or facilities as we may designate to withdraw up to a maximum amount of $805 per day (from savings, checking and line of credit combined), as long as your available balance will cover the transaction. Notwithstanding the foregoing, you understand that withdrawal limitations may vary between shared networks and individual ATMs. You may also use your Visa Debit Card and PIN at a POS terminal at any business establishment where the Visa Debit Card is accepted, as long as your available balance will cover the transaction. Transactions requiring the use of your PIN are limited to a maximum of $805 per day, whereas transactions involving your signature, electronic or otherwise, are limited to a maximum of $2,505 per day ($3,310 ATM and POS combined). At your request, we may make an exception to the dollar limits for each twenty-four (24) hour period on Visa Debit Card transactions to accommodate a single transaction in excess of such limit, provided your available checking account balance will cover the transaction.

3. For purposes of the daily limits only, a "day" is defined as the twenty-four (24) hour period from midnight to midnight, Pacific Standard Time. If a transaction is initiated in another time zone, it will be processed when we receive it. In addition, we reserve the right to adjust your maximum per day cash disbursement levels, from time to time, at our sole discretion. ATM and POS terminal owners, merchants, and retailers may restrict cash withdrawals and purchases to lower limits and charge proprietary fees.
4. Minimum withdrawal amounts and increment amounts may vary depending on the shared network or ATM you access. For example, the minimum withdrawal and increment amount on some shared network machines is generally $20.
5. For security reasons, in the event your Card or PIN is lost or stolen, there may be restrictions on transactions you can make at the ATMs.

Authorization Holds for Visa Debit Card Transactions:
When you use your Visa Debit Card to pay for goods or services, the merchant may seek our prior authorization for the transaction, at which time we will generally place a hold on some or all of the funds in your account for up to three (3) business days or until the transaction is paid from your account. For more information regarding how debit card authorization holds impact your available account balance, refer to the section in the Member Account Agreement and Truth-in-Savings Disclosure, entitled "Liability for Overdrafts."

Optional Overdraft Protection Plans:
You understand that you can authorize us to link your Visa Debit Card to an overdraft protection source, including, but not limited to, a savings account or Personal Line of Credit, to fund any overdrafts on your checking account. Refer to the section entitled "Optional Overdraft Protection Plans" in Part III of Member Account Agreement and Truth-In-Savings Disclosure,

Authorized Use – Card and PIN:
Both the Card and a PIN will be required each time you use an ATM, engage in a POS or other EFT. You agree to memorize your PIN and you will not write it on the Card(s). If you forget the PIN, you may contact us, and we will issue a replacement PIN. You must observe the following conditions for both the privacy and protection of your account and the system:

1. YOU MUST KEEP YOUR CARD IN A SAFE PLACE AND PERMIT NO UNAUTHORIZED PERSON TO USE IT;
2. YOU MUST NOT TELL ANY UNAUTHORIZED PERSON YOUR PIN OR WRITE YOUR PIN ON YOUR CARD (OR ANY PLACE) OR OTHERWISE MAKE IT AVAILABLE TO ANYONE ELSE;
3. YOU MUST TELL US IMMEDIATELY OF ANY LOSS OR THEFT OF YOUR CARD AND/OR PIN.
4. IF YOU AUTHORIZE US TO ISSUE A CARD (OR ANY OTHER ACCESS DEVICE) TO ANYONE ELSE, YOU 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.
5. IF YOU GIVE YOUR CARD OR PIN TO ANYONE, ANY WITHDRAWAL OR TRANSFER BY THAT PERSON WILL BE CONSIDERED TO BE AUTHORIZED BY YOU, EVEN IF THEY EXCEED YOUR AUTHORITY.

Safety at the ATM:
You understand that you should use caution at all times when using an ATM. Some precautions you can take are: (1) avoid ATMs that are obstructed from view unlit at night; (2) observe the area for anything unusual or suspicious; (3) when possible, bring a companion along, especially at night; (4) lock your vehicle when you leave it; (5) have your Card in your hand as you approach the ATM and avoid reaching in your wallet or purse in front of the ATM; (6) avoid counting your cash at the ATM; (7) lock the doors, roll up all but the driver's window, and keep the engine running when using a drive-up ATM; (8) prevent others from seeing you enter your PIN by using your body to shield their view; and (9) do not accept assistance from anyone you do not know when using an ATM. We want ATMs to be safe and convenient for you. Tell us if you know of any problem with the facility. For example, let us know if a light is not working or there is any damage to the facility. If you feel unsafe for any reason, you should leave the area immediately. If someone follows you after using the ATM, you should quickly go to a safe area that is well-populated and well-lit. You should report any incident to the police as soon as possible.

Ownership of the Card:
You may request two Cards to access your account(s) without a charge. The issuance of additional Cards will be subject to a Multiple

Card Fee. If your Card is lost or stolen, you may also be charged a Replacement Card Fee. These fees are set forth in the Schedule of Fees and Charges. The Card remains our property, and you agree to surrender it to us upon demand.

We may cancel, modify, or restrict the use of any Card upon proper notice or without notice if: (1) any of your accounts are overdrawn; (2) you use your Card in a manner which may cause a loss to us; (3) your account is inactive, which is defined by us as an account that has had no member-initiated transaction activity for twelve (12) consecutive months; (4) any mail sent to your address is returned to us as undeliverable; (5) any email sent to you by us is returned as undeliverable; (6) your account has one (1) or more NSF items or transactions; (7) we are aware that you have violated any term of this Agreement, whether or not we suffer a loss; or (8) where necessary to maintain or restore the security of your account(s) or the POS system. We also reserve the right to recall the Card through retrieval by any of the ATMs.

Making Electronic Funds Transactions:
You agree to follow the instructions posted or otherwise given by us or any ATM network or POS terminal concerning use of the machine/terminal.

Returns and Adjustments (Visa Debit Card):
Merchants and others who honor Visa Debit Cards may give credit for returns or adjustments, and they will do so by sending us a credit slip that we will post to your checking account.

Foreign Transactions (Visa Debit Card):
Purchases and cash advances processed outside of the United States or in a foreign currency will be billed to your account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the Visa operating regulations for international transactions. In the event that an international transaction is converted to U.S. dollars the exchange rate between the transaction currency and the billing currency used for processing international transactions will be: (1) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives; or (2) the government-mandated rate in effect for the applicable central processing date. The rate in effect on the applicable processing date may differ from the rate on the date you used your Visa Debit Card. When a credit to the account does not fully offset a charge to the account due to changes in the rate, you are responsible for the difference. At this time, we do not charge a foreign transaction fee for purchases and cash advances processed outside of the United States or in a foreign currency; however, we reserve the right to begin charging this fee at a future date, following notice to you in accordance with applicable law.

Card Claims and Transaction Questions:
When you authorize other parties to debit your checking account, you are responsible for these transactions. Thus, you will have to contact these parties directly if you have questions or complaints about your transactions. Any claims concerning property or services purchased with your Visa Debit Card must be resolved by you directly with the merchant or seller who accepted the Visa Debit Card. You understand that we will not be able to help you because we only have the information received from the third party. Any claim or defense that you assert will not relieve you of your obligation to pay us the total amount of the transaction unless otherwise permitted by law. You are not permitted to stop payment on any purchase through the use of your Visa Debit Card.

ADDITIONAL DISCLOSURES APPLICABLE TO PIN-LESS VISA DEBIT CARD TRANSACTIONS PIN-LESS VISA DEBIT CARD TRANSACTIONS

We allow non-Visa debit transaction processing. This means you may use your Visa Debit Card on a non-Visa network (also known as a PIN-Debit Network) without using a PIN to authenticate your transactions. Visa Operating Rules and Regulations generally define a PIN-Debit Network as a non-VISA debit network that typically authenticates transactions by use of a PIN, but that is not generally known for having a card program.

There are two types of authenticated transactions when using a debit card: PIN and signature. In a PIN debit transaction, a cardholder enters a PIN to authorize the transaction. In a signature debit transaction, a cardholder signs a receipt. As a result of changes to Visa's Operating Rules and Regulations, you may choose to purchase goods and services with your Visa Debit Card through a PIN-Debit Network without the requirement of entering your PIN. The non-Visa debit network that supports PIN-less transactions for the Credit Union is the CO-OP Network. Examples of PIN-less debit transactions 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 your identity verified using known information derived from an existing relationship with you instead of through the use of your PIN.

You understand that the terms and conditions of your agreement with us relating to Visa Debit Card transactions do not apply to non-Visa Debit Card transactions. For example, the additional limits on liability (sometimes referred to as Visa's Zero Liability program), $50.00 loss cap, provisional credit policies, and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

ADDITIONAL DISCLOSURES APPLICABLE TO ELECTRONIC CHECK TRANSACTIONS

If you have authorized a one-time transfer of funds from your account via ACH where you have provided a paper check or check information to a merchant or other payee in person, by telephone, or via the Internet, to capture the routing, account, and serial numbers to electronically initiate the transfer (an "Electronic Check Transaction"), the following applies to you:

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

You may make such a payment via ACH where you have provided a paper check to enable the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at 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 you have provided the merchant or payee with the routing, account, and serial numbers by telephone or via the Internet to make a payment or a purchase.

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

Limitations on Dollar Amounts of Transactions:
You may make Electronic Check Transactions only to the extent that you have available funds in your checking account.