

CONTRACT AGREEMENTS AVAILABLE FROM WITHIN ONLINE ACCOUNT ACCESS

IDB Global Federal Credit Union

1300 New York Avenue, Washington DC 20577

The following IDB Global Federal Credit Union contract agreements are available below for your reference:

- 1. Online Account Access**
- 2. Mobile Banking Remote Deposit Capture (RDC)**
- 3. Money Management**
- 4. Automatic Domestic Wire Transfer**
- 5. Funds Availability**
- 6. Electronic Records Communications and Signature Agreement**

1. ONLINE ACCOUNT ACCESS AGREEMENT

IDB Global Federal Credit Union issues the PIN/PASSWORD for my use only. I will not transfer it to anyone else. I assume responsibility for all transactions made through Online Account Access and MOBILE Banking. Upon receipt of the PIN/PASSWORD from the Credit Union, I will promptly access Online Account Access and will select a new PIN/PASSWORD which will be known only to me. I acknowledge that the PIN/PASSWORD, which I choose, is to be kept personal and confidential. I agree not to keep my PIN/PASSWORD anywhere where it may be found along with my account number and to take all reasonable precautions to ensure that no one else learns my PIN. At no time will I reveal or make available, directly or indirectly, the PIN/PASSWORD to any other person.

The PIN/PASSWORD is the property of the Credit Union and is subject to deactivation, restriction, or cancellation at any time for any or no reason, including inactivity. A user is considered inactive by not logging into the service for a six-consecutive-month period. If service is terminated and you wish to reactivate your service, you must re-enroll to obtain new credentials. We may notify you in advance prior to termination of the service, but we are not obligated to do so unless the law requires it. Termination of this service will deactivate all services, including Mobile Banking, Alerts, E-statements, Bill Pay, Money Management, E-transfers, Recurrent Transfers, Wire Transfers, My Mortgage, and other services available to you via online banking. You may cancel all PIN/PASSWORD privileges for yourself by notifying the Credit Union in writing. In any event, you shall remain responsible for payment of any outstanding balances.

I will report, promptly upon discovery, any loss or theft of the PIN/PASSWORD in writing to the IDB Global Federal Credit Union, 1300 New York Avenue, NW, Washington, DC, 20577, or by calling (202) 623-3363. I will confirm any telephone notification in writing, to the address listed above, within five business days of making the notification.

My use of the PIN/PASSWORD is subject to the Credit Union's regulations on all accessible accounts. I agree not to withdraw funds in excess of the balance in my account. I have requested access to my overdraft protection line of credit ("Instant Credit"), if I have one, through use of my PIN/PASSWORD in the Online Account Access system. I agree not to withdraw funds in excess of the Instant Credit limit approved by the Credit Union. If the Credit Union honors a withdrawal request for an amount in excess of my available balance or credit limit, if one exists, I agree to immediately pay the amount of the excess upon notification.

I agree to adhere to any limitations on dollar amounts or number of transfers as disclosed to me. The Credit Union may change or rescind these rules and regulations at any time after giving required notice.

If a PIN/PASSWORD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement. If I am a joint owner I agree that if a transaction(s) by any of my joint owner(s) is made and results in access to the other's asset accounts and/or advances from the other's Instant Credit, each joint owner authorizes the Credit Union to honor such request and agrees to abide by the terms and conditions of the account(s), whether the accounts are in their joint names or in the individual name of any of the joint owners of this account. The terms and conditions of the asset accounts and/or Instant Credit accounts are incorporated herein by reference.

The Credit Union is not responsible for errors or delays resulting from malfunction of any personal computer, internet connection or computer network used to access Online Account Access.

2. MOBILE BANKING REMOTE DEPOSIT CAPTURE (RDC) END-USER SERVICE AGREEMENT

Mobile Remote Deposit Capture ("RDC") is designed to allow you to make deposits of checks ("original US local domestic checks") to your accounts by scanning the original checks and delivering the digital images and associated deposit information ("images") to IDB Global Federal Credit Union ("IDB Global FCU", "we," "us") with your Mobile Devices.

If you, the account-holder download our app, you agree that use of RDC is subject to the following terms and conditions.

LIMITS

RDC limit is established for security reasons. RDC deposit daily limits are \$50,000 per day and unlimited for a rolling 30-day period. We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using this Service and to modify the limit from time to time. If you attempt to initiate a deposit in excess of these limits, your deposit will be rejected. If you are eligible to use our RDC services, your deposits will be subject to the terms of this Service Agreement, and we will not be obligated to allow such a deposit at other times.

INELEGIBLE ITEMS

You agree to scan and deposit only checks (i.e., drafts drawn on a credit union, savings and loan or bank and payable on demand.)

You agree you are **NOT** permitted to use RDC to deposit the following items:

- Checks or items not payable in United States currency
- Item drawn on financial institutions located outside the United States
- Items previously converted to a substitute check or returned unpaid
- Consumer loans, credit card and mortgage payments
- IRA and Share Certificate deposits
- Travelers checks
- American Express Gift Checks
- Savings bonds
- State-issued registered warrants
- Checks from a closed account
- Insurance proceeds checks payable to you AND other party who is not an owner of the account (Insurance checks payable to all owners of the account ARE ALLOWED)
- Checks payable to you AND another party who is not a joint owner on the account.

- Tax refunds or government checks payable to you AND other party who is not an owner of the account.
- Any third party checks, i.e., any item that is made payable to another party and then endorsed to you by such party
- Any item that is "Stale-dated" or "Post-dated"
- Checks that contain evidence of alteration or that you know or suspect, or should know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.

You agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble, or decompile the technology or service, copy, reproduce or interfere with all or any part of the RDC technology. **In the event that you breach any of these representations or warranties, you agree to defend, indemnify and hold the IDB Global Federal Credit Union, harmless from and against all liability, damages, and loss arising out of any claims, suits, or demands brought by third parties and respect to any such breach. You understand and agree that a breach may also result in immediate termination of your RDC services.**

MEMBER REQUIREMENTS

Default eligibility requires IDB Global Federal Credit Union members to be enrolled in online banking.

Upon enrollment in Online Banking, you are authorized by us to remotely deposit paper checks to your checking and savings accounts under the Gold Category, by electronically transmitting a digital image of the paper check.

Gold(Default):

- \$50,000 Daily Limit
- 18 Years of Age
- Regular Share (Savings)
- Account funded and in good standing
- Enrolled in e-Statements
- Enrolled in Online Banking

This agreement and your use of RDC might be immediately terminated if you use the application in a manner that violates the RDC eligibility requirement and/or any terms of this service agreement between you and us.

TERMINATION OF SERVICES

IDB Global Federal Credit Union will terminate this service for the any of the following reasons: If One or more accounts under such account-holder have been with a negative balance exceeding five (5) business days, and/or an account holder(s) attempted to deposit through RDC an ineligible item more than three (3) times.

If the service is terminated, the IDB Global FCU will inform you in writing. In addition, if you would like the service to be reactivated, a written request should be sent to the Branch Manager, whom will review all requests on a case by case basis.

LIMITS AND CRITERIA

I understand and agree that I cannot exceed the limitations on frequency and dollar amounts of remote deposits that are set forth by IDB GLOBAL FEDERAL CREDIT UNION and that IDB GLOBAL FEDERAL CREDIT UNION may change these limits from time to time without notice.

RDC REQUIREMENTS

Each image must provide all information on the front and back of the original check at the time presented to you by the drawer, including, but not limited to, information about the drawer and the paying bank that is preprinted on the original check, MICR information, signature(s), any required identification written on the front of the original check and any endorsements applied to the back of the original check. The image quality must meet the standards established by the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association. **Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. Your endorsement must include your signature and account number: “Electronic Deposit Only,” “Electronic Deposit,” “Remote Deposit Only,” “Remote Deposit,” “Mobile Deposit Only,” or “Mobile Deposit.” A box selection indicating mobile or remote deposit only is also accepted. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility. For any claim, you are required to retain the original check until the deposit is cleared.**

A check payable to two payees must be endorsed by both payees. If the check is payable to you OR your joint owner, either of you can endorse it. If the check is made payable to you and your joint owner, both of you must endorse the check. Additional requirements are:

1. IDB GLOBAL FEDERAL CREDIT UNION allows you to make check deposits to your IDB GLOBAL FEDERAL CREDIT UNION savings (share) or checking (share draft) from remote locations by scanning both sides of checks and delivering the check images and associated deposit information to IDB GLOBAL FEDERAL CREDIT UNION.
2. IDB GLOBAL FCU is not responsible for any technical difficulties you experience attempting to use RDC. To use IDB Global FCU's RDC service, you must have an Android or Apple mobile device. For RDC an Apple and Android devices, the device should be on the latest operating system version available but we support the last 2 major software versions. For Androids, the minimum pixel resolution is a width of 1600 for camera specifications. The application supports a minimum of 1600 pixel width to have enough resolution for proper check image detail extraction. This approximately equates to a camera with a 3.3 MP range depending on the height/width specifications. Also, the Apps on Apple and Android devices require a minimum of 512 MB RAM available on the device to complete transaction. Although some phones may have the minimum requirements, they may have Apps running in the background that would decrease this availability of RAM. Ensure your device is not running Apps such as Facebook, Instagram, or Twitter in the background as this could affect the amount of RAM available on the device at a time when they're trying to complete a remote deposit. We recommend they close out those apps, or hard reboot the device and try again if they do meet the requirements listed here.
3. When you make a successful RDC deposit, you will be notified by an email message. You agree that once you have received confirmation that we have successfully processed your RDC deposit, you will clearly mark "void" or shred or otherwise destroy the original of the item you deposited to avoid its being deposited again. You agree to defend, indemnify and hold IDB

GLOBAL FEDERAL CREDIT UNION and any IDB GLOBAL FEDERAL CREDIT UNION third party service provider from any claims, damages, losses, liability or expenses to which we or our service provider may become subject as a result of an item you deposited via RDC being presented for duplicate payment. Only the following items are eligible for RDC deposit: checks drawn on U.S. financial institutions in U.S. dollars, or checks drawn on United States Treasury, or checks drawn on any state or local government of the United States. Checks must be payable to you and endorsed by you with the restrictive legend, "For RDC," account number and your signature. We may terminate or change the terms of RDC service at any time, including but not limited to the categories of checks we will accept for deposit via RDC or endorsement requirements, with or without notice to you. We may, at our sole discretion, refuse to accept any item presented for deposit via RDC. We will notify you via the method agreed with you if we do this. We will have no liability to you for declining to accept items presented for deposit via RDC.

4. Funds from any check deposited via RDC will be available to you after final collection from the institution on which it is drawn. For funds availability, please refer to the IDB GLOBAL FEDERAL CREDIT UNION EFT disclosure available from within Online Account Access at www.idbglobalfcu.org.
5. You agree to immediately notify IDB GLOBAL FEDERAL CREDIT UNION of any suspected errors regarding items deposited through the Services right away, and in no event no later than 30 days after the applicable IDB GLOBAL FEDERAL CREDIT UNION account statement is sent. Unless you notify IDB GLOBAL FEDERAL CREDIT UNION within 30 days, such statement regarding all deposits made through the Service shall be deemed correct, and you are prohibited from bringing a claim against IDB GLOBAL FEDERAL CREDIT UNION for such alleged error.
6. You agree and warrant IDB GLOBAL FEDERAL CREDIT UNION:
 - a You will use RDC only to transmit eligible checks;
 - b Check images will meet quality standards;
 - c You will not use RDC to transmit duplicate items;
 - d You will not deposit or re-present the original item once it has been submitted for deposit via RDC;
 - e All information you provide to IDB GLOBAL FEDERAL CREDIT UNION is accurate and correct; and;
 - f You will comply with this Agreement, all agreements you have with IDB GLOBAL FEDERAL CREDIT UNION, and all applicable rules, laws and regulations.
7. We can change the terms of this Agreement by notice to you. This Agreement is made in the District of Columbia law and applicable federal law will govern its interpretation. If you become indebted to IDB GLOBAL FEDERAL CREDIT UNION by your use of RDC, you agree that we can recover costs we incur in collecting what you owe, including attorney's fees and costs in addition to any other remedies the court finds proper. If a provision of this Agreement is found to be invalid, the remaining provisions will continue in effect.

RECEIPT OF DEPOSIT

All images processed for deposit through RDC will be treated as "deposits" under your current Account Agreement with us and will be subject to all terms of the Account Agreement. When we receive an image, we will confirm receipt via email to you. We shall not be deemed to have

received the image for deposit until we have confirmed receipt to you. Confirmation does not mean that the image contains no errors. We are not responsible for any image that we do not receive.

Following receipt, we may process the image by preparing a “substitute check” or clearing the item as an image.

We reserve the right, at our sole and absolute discretion, to reject any image for remote deposit into your account. We will notify you of rejected images.

ORIGINAL CHECKS

After you receive confirmation that we have received an image; you must securely store the original check for 60 calendar days after transmission to us and make the original check accessible to us at our request. Upon our request from time to time, you will deliver to us within 10 calendar days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be reversed from your account. Promptly after such period expires, you must destroy the original check by first marking it “VOID” and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of an original check, the image will be the sole evidence of the original check.

YOU AGREE THAT YOU WILL NEVER RE-PRESENT (DEPOSIT A SECOND TIME) THE ORIGINAL CHECK. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

RETURNED DEPOSITS

Any credit to your account for checks deposited using RDC is provisional. If original checks deposited through RDC are dishonored, rejected or otherwise returned unpaid by the drawee bank, or are rejected or returned by a clearing agent or collecting bank, for any reason, including, but not limited to, issues relating to the quality of the image, you agree that an original check will not be returned to you, but that we may charge back the amount of the original check and provide you with an image of the original check, a paper reproduction of the original check or a substitute check. You will reimburse us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. Without our approval, you shall not attempt to deposit or otherwise negotiate an original check if it has been charged back to you.

We may debit any of your accounts to obtain payment for any item that has been rejected or returned, for any adjustment related to such item or for any warranty claim related to such item, whether or not the rejection, return, adjustment or warranty claim was made timely.

YOUR WARRANTIES

You make the following warranties and representations with respect to each image:

- Each image is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.
- The amount, payee(s), signature(s), and endorsement(s) on the image and on the original check are legible, genuine, and accurate.
- You will not deposit or otherwise endorse to a third party the original check and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the original check or a paper or electronic representation of the original check such that the person will be asked to make payment based on an item that has already been paid.

- There are no other duplicate images of the original check.
- The original check was authorized by the drawer in the amount stated on the original check and to the payee(s) stated on the original check.
- You are authorized to enforce and obtain payment of the original check.
- You have possession of the original check and no party will submit the original check for payment.

With respect to each image, you make to us all representations and warranties that we make or are deemed to make to any party pursuant to law, regulation or clearinghouse rule. You agree that files and images transmitted to us will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

COMPLIANCE WITH LAW

You will use RDC for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that you will only transmit acceptable items for deposit and have handled the original items in accordance with applicable laws, rules and regulations.

RDC UNAVAILABILITY

RDC may be unavailable temporarily due to system maintenance or technical difficulties, including those of the Internet service provider, cellular service provider and Internet software. In the event that RDC is unavailable, you may deposit original checks at our branches or through our ATMs.

FUNDS AVAILABILITY

Please review funds availability policy disclosure

DELAYS MAY APPLY

IDB GLOBAL FEDERAL CREDIT UNION may delay this service for the following, but not limited, to these reasons:

1. We believe a check or draft you deposit will not be paid.
2. You deposit checks or drafts totaling more than \$5,525.00 on any one day
3. You redeposit a check that has been returned unpaid
4. You have overdrawn your account repeatedly in the last six (6) months
5. There is an emergency, such as failure of computer or communications equipment.

RDC SECURITY

You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits. You will notify us immediately by telephone with written confirmation if you learn of any loss or theft of original checks. You will ensure the safety and integrity of original checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Agreement.

ONLINE AND MOBILE ACCOUNT ACCESS SECURITY AGREEMENT

IDB- Global Federal Credit Union issues my temporary username and password for my use only. I will not transfer it to anyone else. I assume responsibility for all transactions made through Online Account Access and Mobile Banking. Upon receipt of my credentials, I will promptly access Online Account Access and will select new credentials which will be known only to me. I acknowledge

that the credentials, which I choose, are to be kept personal and confidential. I agree not to keep my credentials anywhere where it may be found along with my account number and to take all reasonable precautions to ensure that no one else learns how to access my account(s) online. At no time will I reveal or make available, directly or indirectly, the credentials to any other person.

Access to Online Account Access is subject to cancellation at any time without notice. I may cancel my Online Account Access privileges for me and any joint owner or user by contacting the IDB-IIC Credit Union. In any event, I shall remain responsible for payment of any outstanding balances.

I will report, promptly upon discovery, any loss or theft of my credentials in writing to the IDB Global Federal Credit Union 1300 New York Avenue, NW, Washington, DC, 20577, or by calling (202) 623-3363. I will confirm any telephone notification in writing, to the address listed above, within five business days of making the notification.

My use of Online and Mobile Account Access is subject to the Credit Union's regulations on all accessible accounts. I agree not to withdraw funds in excess of the balance in my account. I have requested access to my overdraft protection line of credit ("Instant Credit"), if I have one, through use of my credentials in the Online Account Access system. I agree not to withdraw funds in excess of the Instant Credit limit approved by the Credit Union. If the Credit Union honors a withdrawal request for an amount in excess of my available balance or credit limit, if one exists, I agree to immediately pay the amount of the excess upon notification. I agree to adhere to any limitations on dollar amounts or number of transfers as disclosed to me. The Credit Union may change or rescind these rules and regulations at any time after giving required notice. If credentials are issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement. If I am a joint owner I agree that if a transaction(s) by any of my joint owner(s) is made and results in access to the other's asset accounts and/or advances from the other's Instant Credit, each joint owner authorizes the Credit Union to honor such request and agrees to abide by the terms and conditions of the account(s), whether the accounts are in their joint names or in the individual name of any of the joint owners of this account. The terms and conditions of the asset accounts and/or Instant Credit accounts are incorporated herein by reference.

The Credit Union is not responsible for errors or delays resulting from malfunction of any personal computer or device, internet connection or computer network used to access Online Account Access and/or Mobile Banking.

YOUR RESPONSIBILITY

You are solely responsible for the quality, completeness, accuracy, validity and integrity of the image. You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible images to us or if RDC is used, by authorized or unauthorized persons, to submit fraudulent, inaccurate, incorrect or otherwise improper or unusable images to us. In addition you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service. We and our technology partners, inclusive of, but not limited to, Digital Insight, and Ensenta Software, LLC, retain all rights, title and interests in and to the Services, Software and Development made available to you.

ACCOUNTHOLDER'S INDEMNIFICATION OBLIGATION

You understand and agree to indemnify IDB GLOBAL FEDERAL CREDIT UNION and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from use of the Services and/or breach of this Disclosure and Agreement. You agree to ensure your mobile device remains securely within your possession until the deposit has been completed or deleted. IDB Global Federal Credit Union is not responsible for any deposit information left on your mobile device and/or not transmitted or deleted from your mobile device. You understand and agree that this paragraph shall survive the termination of this Agreement.

You understand and agree that you are required to indemnify our technology partners, including but not limited to Digital Insight (Digital Insight) and Ensenta (Ensenta), and hold harmless Digital Insight, its affiliates, officers, employees and agents, as well as Ensenta, its affiliates, officers, employees, and agents, from and against any third party claims, suits, proceedings, actions or demands, including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related to FI or End User's use of the Services, Ensenta or Digital Insight Applications, unless such claim directly results from an action or omission made by Digital Insight or Ensenta in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

DISCLAIMER OF WARRANTIES

You agree that your use of any remote banking service and all information and content (including that of third parties) is at your risk and is provided on an "as is" and "as available" basis. We disclaim all warranties of any kind as to the use of any remote banking service, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and no infringement. We make no warranty that any remote banking service will meet your requirements or will be uninterrupted, timely, secure, or error-free. We make no warranty that the results that may be obtained will be accurate or reliable or that any errors in any remote banking service or technology will be corrected.

LIMITATION OF LIABILITY

You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of profits, goodwill, use, data or other losses incurred by you or any third party arising from or related to the use of, inability.

3. MONEY MANAGEMENT & DEBIT REWARDS OFFERS END USER LICENSE AGREEMENT

In addition to the above content, if you decide to use either Money Management or the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

LICENSE GRANT AND RESTRICTIONS

You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the Money Management Service (the "Service") solely to manage your financial data, and the purchase rewards application ("Debit Rewards Offers") to benefit from your debit card purchases.

In addition to the Money Management Service and the Debit Rewards Offers, the terms "Service" and "Debit Rewards Offers" also include any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, Debit Rewards information, help content, bug fixes, or maintenance releases, etc.) of the Service or Debit Rewards Offers if and when they are made available to you by us or by our third party vendors. Certain Service and Debit Rewards Offers may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the Money Management site or from the Debit Rewards Offers program; (iii) permit any third party to benefit from the use or functionality of the Service or Debit Rewards Offers, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or Debit Rewards Offers or any services provided in connection with them, prevent access to or the use of the Service, Debit Rewards Offers or any or services provided in connection with them by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, Debit Rewards Offers or any services provided in connection with them except as expressly allowed under this Section 1.

OWNERSHIP

The Service and Debit Rewards Offers are protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

YOUR INFORMATION AND ACCOUNT DATA WITH US

You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service, Debit Rewards Offers or any services provided in connection with them, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, Debit Rewards Offers or any services provided in connection with them (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service, Debit Rewards Offers or any services provided in connection with them, and ensuring that such authorized users comply with this Agreement. You will be responsible for all electronic communications, including account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service, Debit Rewards Offers or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access

Information to enable us to provide the Service, Debit Rewards Offers or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect, and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS

Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you.

If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to

permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

USE, STORAGE AND ACCESS

We shall have the right, in our sole discretion and with reasonable notice posted on the Money Management site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

THIRD PARTY SERVICES

In connection with your use of the Service, Debit Rewards Offers, or any other services provided in connection with them, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.

THIRD PARTY WEBSITES

The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards Offers or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third

Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

EXPORT RESTRICTIONS

You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from

participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

DEBIT REWARDS OFFERS

If you decide you wish to participate in the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

Debit Rewards. You will earn rewards for your participation in the Debit Rewards Offers program based on total purchases. If you participate in the Debit Rewards Offers, we will credit all cash or point rewards earned to your rewards balance and send you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during the following calendar month. For example, if the payment date of all rewards end user disbursements is August 30, the applicable Measurement Period would be the calendar month ended July 31. Cash rewards will be deposited in the Debit Rewards Offers deposit account which is associated with the Debit Rewards Offers program.

Debit Rewards Offers Account. You must use the debit card associated with the Debit Rewards Offers account in order to receive the offers which qualify for the rewards. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or other payment types.

Purchases must be made as indicated in the offers made available under the Debit Rewards Offers program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Debit Rewards offer in order for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system. Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards.

Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement.

You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Debit Rewards Offers program.
- The rewards information that we provide to you, which is provided "as is" and "as available".
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or mis-delivery, of any qualifying purchase information or any other information, (iii) unauthorized access to your account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your account(s) including, but not limited to, failure of electronic or mechanical equipment,

interconnect problems with telephone providers or internet service providers, acts of God, strikes, or other labor problems.

- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

4. AUTOMATIC DOMESTIC WIRE TRANSFER

ACCEPTANCE OF TERMS AND CONDITIONS

This Wire Transfer Agreement between IDB Global Federal Credit Union ("Credit Union") and Member and its authorized agents (hereafter "Member" or "Originator") governs the origination and receipt of wire transfers on behalf of the Member. This Wire Transfer Agreement and the applicable Membership and Account Agreement shall apply to each funds transfer as defined in Article 4A of the Uniform Commercial Code ("UCC Article 4A") and as covered by Regulation J of the Board of Governors of the Federal Reserve System ("Regulation J").

UCC Article 4A and Regulation J establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a funds transfer. Using the Credit Union to send or receive wire transfers shall constitute acceptance of this agreement

THE ORIGINATOR

The originator is the member that request a wire transfer in person or within their online banking access.

AUTHENTICATING WIRES/SECURITY PROCEDURES

The Credit Union may need to suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction. All fund transfers requested to, and initiated by, the Credit Union will be screened for compliance as part of the Government Sanctions program and related regulation requirements. Certain transactions may be rejected/blocked, funds held and reported, as required by applicable law.

The Credit Union may authenticate the wire request by verifying the originator's identity via multi-factor authentication such as phone call, text message, external application, and/or a callback procedure by the Credit Union. Any owner of the account can complete the call-back verification process. The Credit Union has the right to cancel any wire if they are unable to contact an account owner within two business days. The Credit Union reserves the right to change its security procedures from time to time.

CONTACT INFORMATION

The originator agrees to keep their contact information on file with the Credit Union current, including but not limited to email address, residential address, and phone number and to notify the Credit Union immediately of any change.

CUTOFF TIME

The cut off time to receive wire transfer applications is 3:00 PM on a business day. Business days are Monday – Friday (not including holidays). Any wire transfer request submitted after the cut off time or on Saturday, Sunday, or a holiday, will be processed on the following business day. The cut off time to cancel a wire transfer request is 10 minutes after submission.

Cut off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments.

INBOUND WIRE INSTRUCTIONS

If you are receiving a wire transfer to your IDB Global Federal Credit Union account from a different financial institution, you must provide the originating financial institution with your name, account number, and our ABA routing number: 254074183.

By submitting wire transfer applications or incoming wires, you are agreeing to the terms and conditions of this agreement. The Credit Union may amend the terms and conditions of this agreement in the Credit Union's sole discretion at any time.

RECEIVING OUTBOUND WIRE REQUESTS

The Credit Union may only receive outbound wire request via a member's online banking account or in-person at the branch. Only in extreme circumstances may the Credit Union accept outbound wire requests via email or fax. The Credit Union may only process wire requests if the originator the wire is an owner of the account, and is 18 years old or older, or has power of attorney over the account.

The Credit Union performs wire transfers as a service to its members. Delays, losses or other occurrences that result from the receiving financial institution's policies and procedures are beyond the Credit Union's control. Therefore, the Credit Union is not responsible for providing resolution to issues caused by the receiving financial institution. The originator is responsible for researching the fees, procedures, and policies of the receiving financial institution prior to requesting a wire transfer.

RECURRING WIRES & FUTURE PAYMENTS

Recurring wires that exceed our verification threshold amount will apply to the same authentication process described under Authenticating Wires/Security Procedures. The originator is responsible for confirming each recurring transaction upon Credit Union contact. The Credit Union has the right to cancel any wire if they are unable to contact an account owner within two business days.

FEES

Fees for all wire transfers may be assessed per the Credit Union's Schedule of Fees. The Credit Union has the authority to change wire fees at any point without prior knowledge.

The beneficiary may receive less due to fees charged by the beneficiary's financial institution and foreign taxes. It is the responsibility of the originator to confirm any fees by the beneficiary financial institution prior to the wire being processed. The Credit Union is not responsible for any fees charged by the beneficiary's financial institution.

LIMITED LIABILITY

It is the responsibility of the originator to ensure the information on the wire application is accurate and valid before submission. The Credit Union will rely on the identifying numbers of the beneficiary or receiving financial institution provided on the wire application.

The originator will be liable for the wire in accordance with the terms of their request. This means the originator is responsible for any loss or expenses incurred by the Credit Union, the receiving financial institution or any third parties, if the information provided in the wire application is incorrect.

ACCOUNTS WITH INSUFFICIENT FUNDS

The Credit Union will debit the originator's account for the amount requested on the wire application and for any fees related to the wire transfer. The Credit Union is not responsible for transferring funds between accounts if the debit account indicated on the wire application has

insufficient funds. The Credit Union reserves the right to cancel or hold the wire request in this event.

CANCELLATION REQUESTS

Any request that we accept to amend or cancel an outgoing wire transfer will be processed within a reasonable time after it is received. The originator agrees to hold the Credit Union harmless from and indemnify the Credit Union for all losses and expenses resulting from any actual or attempted amendment or cancellation of the wire transfer.

If the wire transfer has already been processed by the Credit Union or credited into the recipient's account, the Credit Union can submit a reversal request to the payee's financial institution and attempt to retrieve the funds; however, there is no guarantee that the funds will be returned.

The Credit Union does not have control over the receiving financial institution's willingness or timeliness to comply with a wire request. The originator will not be reimbursed for the wire transfer fee after the wire is processed.

RECALL

The originator may request a recall within 30 days of the wire being processed. The Credit Union is not responsible for the receiving financial institution's willingness or timeliness to comply with the wire request. The receiving financial institution may charge a fee for the recall request. The Credit Union is not held responsible for fees applied by the receiving financial institution.

WIRE REJECTIONS

The Credit Union may reject wire transfers at its own discretion. Rejection of a wire application is effective upon email notification. Notice of rejection indicates that the Credit Union is not going to process the outgoing wire transfer or is rejecting the incoming wire transfer.

RETURNS

The receiving financial institution may return the wire for any reason. Any wires returned to the Credit Union will be promptly credited back to the member's account. However, due to fees imposed by the receiving financial institution, the credited amount may be different than the original wire amount. Once the funds have been reimbursed, the Credit Union will send an email to the member to confirm the return of the funds. The Credit Union will not reimburse the wire processing fee for wire returns.

COMMUNICATIONS

The member agrees that the Credit Union may provide all communications related to online wire transfer requests in electronic format. All communications in electronic format from the Credit Union will be considered "in writing." The member should print or download a copy of this Agreement and Disclosure form and any other written communication from the Credit Union. All communications that the Credit Union provides to the member in electronic format will be provided either (1.) via email or (2.) by access to online banking. The Credit Union will not send a paper copy of any Communication, unless a member requests it, or the Credit Union otherwise deems it appropriate to do so. Members can obtain a paper copy of an electronic communication by printing it themselves or by requesting that the Credit Union mails them a paper copy, provided that such request is made within a reasonable time after the Credit Union first provided the electronic communication to the member. Members may withdraw their consent to receive communications in electronic form by sending an email to creditunion@idbglobalfcu.org at any time via member account secure email or in person. No fees will be imposed to process the withdrawal of consent to receive electronic communications; however, access and use of the international online wire transfer service will be terminated. Any withdrawal of consent to receive electronic

communications will be effective only after the Credit Union has a reasonable period of time to process a withdrawal, including direct contact with the member.

By agreeing to receive all wire transfer disclosures and/or receipts electronically, the member consents to receive all communications regarding online wire transfers electronically. They further agree that their computer satisfies the necessary hardware and software requirements and that they have provided the Credit Union with a current email address at which the Credit Union may send electronic communications to the member.

MISCELLANEOUS

The Credit Union is not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond its control, including mechanical, electronic, or equipment failure.

The Credit Union may refuse any request to amend or cancel a payment order believed to expose the Credit Union to liability or loss.

5. FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure contains information about terms, fees, and dividend rates for some of the accounts we offer.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT IDB GLOBAL FEDERAL CREDIT UNION

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:30 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:30 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY

Funds from electronic direct deposits will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the first business day after the day we receive your deposit:

- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on IDB Global Federal Credit Union.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day we receive your deposit:

- Cash.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

AVAILABILITY OF OTHER CHECK DEPOSITS

The first \$2,500.00 from a deposit of checks that do not trigger next-day availability will be available on the first business day after the day of your deposit. The remaining funds will be available on the 2nd business day after the day of your deposit.

LONGER DELAYS MAY APPLY

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available.

They will generally be available no later than the seventh business day after the day of your deposit.

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

DIVIDENDS PAYMENT POLICY

You begin earning dividends on the deposit (whether it was a deposit of cash or checks) as of the day we receive the deposit.

DEPOSITS AT ATMS

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the date of your deposit.

This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines. If you make a deposit to an ATM that we own or operate before 3:30 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit to an ATM that we own or operate after 3:30 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

6. ELECTRONIC RECORDS COMMUNICATIONS AND SIGNATURE AGREEMENT AND CONSENT DISCLOSURE (ESIGN)

This agreement and disclosure (this "Agreement") specifically governs Electronic Records you consent to receive electronically including your periodic statements. If you have requested online banking services from us, this Agreement also governs those services. Please read this Agreement carefully before you consent and keep a copy for your records. You agree to be bound by all terms and conditions contained in this Agreement, which are in addition to the terms and conditions in our other agreements with you.

Under the federal E-SIGN Act and related state laws, with your consent, we can communicate with you electronically, deliver required information and documents electronically, deliver marketing and promotional information electronically (you can unsubscribe to these specifically), and can use electronic records and electronic signatures in connection with your transactions with us. Therefore, please review the terms and Consent Agreement prior to giving consent and retain a copy of this Consent Agreement for your records. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. We also need your general consent to use electronic records and signatures in our relationship with you. Where required by law, i.e. tax forms, or as determined by appropriate by the Credit Union, we will continue to provide you with paper copies of documents even through you sign this Agreement and consent. If the law requiring paper copies is changed, we will automatically deliver those documents in electronic form unless you have opted-out of this Agreement.

DISCLOSURE

Means any disclosure or notice that we would normally provide to you in written form. Examples of Disclosures include (but are not limited to) billing error rights, agreements or disclosures for online banking services you elect to use, privacy notices, and tax statements. "Notice" means any notice or communication from us regarding your account. Examples of Notices include (but are not limited to) insufficient funds notices, courtesy pay notices, loan reminders, communications regarding online banking services, amendments to any online banking agreement, and all notices of changes, suspensions, restrictions, and termination of online banking services. "Statement" means any periodic statement of account for all of your accounts including savings, checking, certificates, loans etc. "Electronic Record" means any Disclosure, Notice, or Statement that we provide to you electronically.

ELECTRONIC SIGNATURE

You agree that your submission by electronic means of your application or of your consent and agreement to the terms and conditions of this Agreement is a manifestation of your intent and agreement to be bound by such terms and conditions. You further agree that such electronic submission has the same effect as though you physically signed this Agreement and that such electronic submission qualifies as your signature for all purposes. If there is a joint applicant, account owner, or user, you represent and warrant that such joint applicant, owner, or user has authorized such electronic submission.

CONSENT

By consenting to the terms and conditions of this Agreement, you specifically agree that we may provide Electronic Records, including periodic statements, to you electronically. We may provide Electronic Records to you through your online banking access, by electronic mail ("Email"), or by using other electronic methods allowed pursuant to applicable laws and regulations. You further agree that we may discontinue providing paper copies of Disclosures, Notices, and Statements that we provide to you as Electronic Records. However, we reserve the right to provide any Electronic Record to you as a paper copy, rather than electronically.

PAPER COPY

You may request a paper copy of any Electronic Record under this Agreement by writing to us at IDB Global Federal Credit Union P.O. Box 27377 Washington, DC 20038-7377, or by calling us at 202.623.3363 by emailing us at credit@idbglobalfcu.org, or by visiting our branch. We may charge you a fee, in accordance with our Fee Schedule, if you request a paper copy in addition to the Electronic Record.

WITHDRAWAL OF CONSENT

You may cancel Electronic Records (e-statements, disclosures or notices) at any time. There are no fees for requesting to withdraw your consent to Electronic Records. However, a fee may apply for paper statements, in accordance with our Fee Schedule. If you wish to receive Electronic Records after you have withdrawn your consent, you must complete the consent process and reconfirm your ability to access Electronic Records.

HARDWARE AND SOFTWARE REQUIREMENTS

The minimum requirements to view your Electronic Records are (a) Internet Explorer 8.0, Mozilla Fire Fox 48.0, or Safari 4.1.3, JavaScript and Cookies, and Adobe Reader 8.0 or higher and web browser that includes 128-bit encryption; (b) hardware capable of running this software; and (c) a printer to print or the ability to save your Electronic Records. By consenting to the terms and conditions of this Agreement, you acknowledge that you can access Electronic Records in the designated formats listed in this section. If a change in the hardware or software requirements creates a material risk that you will not be able to access or retain subsequent Electronic Records, we will notify you of the revised hardware and software requirements. If you do not agree to the changes, you may withdraw your consent, and we will not impose any condition, consequence, or fee for such withdrawal.

CHANGES TO YOUR EMAIL ADDRESS

You agree to keep us informed of any change in your Email address. You may change your Email address by accessing you online banking account under my settings or visiting our branch. If an Email is returned undeliverable, we may provide future Disclosures, Notices, and Statements to you by mail at your address reflected in our records. Thereafter, it will be your responsibility to re-apply for any Electronic Records we offer. Consent for Electronic Records and Electronic Signatures.

By selecting the I ACCEPT "Terms and Conditions" box, you have received, read, and understood, and you hereby consent and agree to, the terms and conditions of this Agreement. Furthermore, you acknowledge that you can access the Electronic Records in the designated formats described above.

If you select the DECLINE "Terms and Conditions" box - You do not consent to receive Electronic Records and you understand that, by withholding such consent, you agree to cancel this transaction.

If you do not want to communicate with us electronically, do not want to receive required information or documents electronically, do not want to receive Credit Union information or marketing materials electronically, or do not want to use electronic signatures in connections with your transactions with us, you should not agree to the terms of this Agreement.

The Credit Union has other means to provide services to you such as in person at our office or via regular mail.

1. Member Consent and Agreement

By selecting the I ACCEPT "Terms and Conditions" box, I consent and agree that:

- a** The Credit Union can communicate with me electronically.
- b** The Credit Union can provide disclosures required by law and other information about my legal rights and duties to me electronically.
- c** The Credit Union can send me information and marketing materials electronically.
- d** My electronic signature on agreements and documents has the same effect as if I signed them in ink.
- e** The Credit Union can make available to me in electronic format all agreements and disclosures, including, but not limited to:
 - i** Membership Application
 - ii** Membership and Account Agreements
 - iii** Truth in Savings and Funds Availability Disclosures
 - iv** Electronic Funds Transfer Agreement and Disclosures
 - v** eStatements Disclosures, if I opt to have this service
 - vi** If I decide to enroll for the eStatements service, the Credit Union will eliminate the delivery of paper statements.
 - vii** If I want a paper copy of the disclosures/eStatements, I can print or download the information for my records. ‘

2. What I Will Need

- a** I understand that in order to access, print and/or retain the electronic disclosures in connection with opening an account online I will need the following:
- b** A computer with an internet connection
- c** A current web browser that includes 128-bit encryption. Minimum recommended browser standards are Microsoft Internet Explorer, Mozilla Firefox, and Apple Safari. The browser must have:
 - i** Java & JavaScript enabled
 - ii** Pop-up blockers disabled, or disabled for our sites
- d** Adobe Acrobat Reader to read disclosures and documents.
- e** Sufficient storage space to save past disclosures and/or an installed printer to print them.
- f** A valid and active email address.

3. Paper Documents Request, Consent Withdrawal, and Email Address Update

I understand that I have the right to request paper copies of the electronic disclosures, agreements, and/or eStatements by contacting the Credit Union:

Mail: IDB Global Federal Credit Union P.O. Box 27377 Washington, DC 20038-7377
Telephone: 202.623.3363

Email: credit@idbglobalfcu.org

I understand that it is my obligation to provide the Credit Union at all times my current email address but for security reasons, I must contact the Credit Union in person or by phone during business hours to request a change or otherwise update my information.

Finally, I also understand that receipts for any transactions that I perform on my accounts now and in the future using an electronic system (such as DocuSign, CheckMate Online Banking, ETransfers, and Mobile Banking) will automatically create electronic receipts and I will not be able to obtain paper copies of them unless I choose to print them.

4. Agreement and Consent

I agree that when IDB Global Federal Credit Union sends an electronic disclosure or communication, it has the same meaning and effect as if IDB Global Federal Credit Union have provided a paper copy, whether or not I choose to view the disclosure, unless I had previously withdrawn my consent to receive disclosures electronically.

I also understand that if I decide to enroll to receive eStatements, they will be made available on the first day of each month following my enrollment, that the Home Banking service will make available on-line statements for up to 18 months in its archive, and that I may request a paper copy of your statement at any time; however, I may be charged a fee for any statement beyond that 18-month period. I also understand that if I request to receive my statements on paper, my eStatements service will be cancelled.

By selecting the I ACCEPT "Terms and Conditions" box, I agree to these Terms and Conditions as well as their electronic delivery and indicate that I have the hardware and software listed above to be able to receive and retain the described disclosures and documents electronically.

Note: If you do not wish to have these disclosures provided to you electronically when you open your online account, you will not be able to open your account online. To open an account, please stop by one of our offices or request a paper copy by sending an email to credit@idbglobalfcu.org or calling 202.623.3363.

There will be no fees or other consequences if you chose to decline to receive these disclosures and agreements electronically.

**Federally Insured by
NCUA
COMMON FEATURES**

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$50.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund (NCUSIF).