

ELECTRONIC SUITE OF SERVICES AGREEMENT

THIS AGREEMENT CONTAINS IMPORTANT INFORMATION ABOUT THE TERMS AND CONDITIONS FOR YOUR USE OF OUR ONLINE AND ELECTRONIC SUITE OF SERVICES WHEN YOU DO BUSINESS WITH US. PLEASE READ THIS AGREEMENT CAREFULLY AND PRINT, EMAIL, OR SAVE A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

When You accept this Electronic Suite of Services Agreement (“Agreement”), You are consenting to the terms and conditions for the use of Vantage Credit Union’s online and electronic suite of services (“eBranch Services” or “eBranch”) that includes, but is not limited to, Electronic Document Delivery, Bill Pay, remote deposit, electronic account access, and Automated Phone Access, as well as any other online product/s and/or service/s that may be offered from time to time by and through Vantage Credit Union’s website, Mobile App, or other electronic portal. Fees may apply related to eBranch Services and/or for the transmittal of paper documents upon any termination or cancellation of eBranch Services; please refer to Our Fee Schedule for any fee/s that may apply. In this Agreement, capitalized words have definitions that are listed in Section 11.13 of this Agreement.

After You have read this Electronic Suite of Services Agreement, You will be asked to click a button to show that You consent and agree to these terms and conditions. Use of any Internet-enabled device to access eBranch functionality also indicates acceptance of the complete terms and conditions in this Agreement. Please read and review them carefully and keep a copy for Your future reference.

1. GENERAL

1.1 ACCESSING EBRANCH SERVICES

To access the eBranch and related Electronic Access, You must establish a unique username and password via Our website, <https://www.vcu.com>. Establishing Your unique username and password and using any Device to access eBranch functionality indicates Your acceptance of this Agreement. You may be required to accept the terms and conditions of this Agreement again, or as amended, as You establish Electronic Access to any additional product/s and/or services from Us. In addition, establishing Electronic Access to any specific product/s and/or service/s within the eBranch indicates Your acceptance of the terms and conditions of use of those products and/or services. For that reason, in order to establish Electronic Access, You also must also read and consent to Our Electronic Document Delivery Agreement. You may be required to read and consent to other agreements with Us related to specific services or functions provided by eBranch or Our affiliates. In addition, for some Devices, You may need to “trust” your Device and/or ensure that the “install from known sources” option is not enabled on Your Device in order to establish Electronic Access.

After establishing Your unique username and password, You also may download the Mobile App to Your Device/s. You will use the same username and password to access the Mobile App as You use to access Our website. Initial Electronic Access for each Device may require You to enter a security code or other authentication that is sent to You via Your selected method of contact, which may include email and/or text message.

During the log out from any Device, You can register the Device and eliminate the need to input a security code or other authentication to access the Mobile App in the future. At each subsequent Device log out, You will be given the option to register or remove the registry of the Device.

Secure login using a web browser via the “Member Login” page will give You maximum Electronic Access to Your Accounts and eBranch features. Please visit Our website at <https://www.vcu.com/banking/ebranch> to see a list of features available through eBranch. Differing functionality may be available on individual Devices and the Mobile App may differ slightly in functionality between Devices as a result of differing Device operating systems and format limitations associated with non-desktop Devices.

1.2 AVAILABILITY OF ELECTRONIC ACCESS

Your Account/s can be accessed using many Devices. Subject to maintenance, data processing, internet or service interruption or other unforeseen occurrences, eBranch will be available for Your convenience twenty-four (24) hours per day. We reserve the right to refuse any transaction that would draw upon insufficient funds, exceed a credit limit, or exceed the transaction limitations set forth in Regulation D as described further in Section 1.6 of this Agreement. We may set other limits on the amount or type of any transaction and We will make reasonable efforts to notify You of those limits.

Electronic Access has limits on the time a session can continue without activity or keystrokes and You may be required to log in again after a period of inactivity. Electronic Access also may be restricted due to an excessive number of incorrect log in attempts.

1.3 PROTECTING YOUR USERNAME AND PASSWORD

You are responsible and liable for the authorized use, protection and confidentiality of Your unique username, password, security questions and answers, Automated Phone Access user access and password and other methods of authentication of Your identity for Your authorized Electronic Access and registration for Your Device/s, as well as Account numbers, Account information, email address information, notification preferences and other personally identifiable information provided and as modified by You for use in the eBranch (“PII”). You acknowledge that retaining Your password and PII on any Device may result in another user on that Device conducting transactions on Your Account. Do not share Your password or other PII with any other person. If You voluntarily deliver Your password or PII to any other person, then You remain responsible for that person’s use of that password or PII.

You must notify Us immediately of any theft, loss, compromise, or unauthorized use of Your password and/or PII. You agree it is Your responsibility to contact Us immediately if You are unable to use Electronic Access if You believe Your PII has been jeopardized or due to an unauthorized use of Your Username and/or password. Please contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, P.O. Box 4433. Bridgeton, MO 63044-0433 to do so.

1.4 LIMITED ACCESS FOR CO-OBLIGORS

Co-Obligors who are not Account Owners only have access to the following eBranch Services:

- Obtain balance and activity information for Your loan Account/s with Us;
- Make payments to Your loan Account/s with Us;
- Correspond with Us via Our secure message center; and
- Download Account information into financial management software programs for reconciliation and budgeting.

Co-Obligors who are not Account Owners shall not have any right to access services not specifically enumerated in this Section 1.4 including, but not limited to, Remote Deposit, Bill Pay, and Swipe2Save. Nothing herein impacts the joint and several liabilities of Co-Obligors with regard to any loan payments due and owing or other liabilities related to a loan Account.

1.5 JOINT ACCOUNTS

Each Joint Owner of a Joint Account must establish a unique username and password to access that Account via eBranch. Once a Joint Owner of a Joint Account has access to a Member's Account via eBranch, Electronic Access may enable the Joint Owner to transact business and/or view information on Accounts for which he/she may not be a Joint Owner.

If any Member's Account/s accessed via eBranch comprise/s a Joint Account, all Joint Owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all advances, transactions, and transfers to or from any and all Account/s as provided in this Agreement. Each Joint Owner, without the consent of any other Account Owner, may, and hereby is authorized by every other Joint Owner to, make any transaction permitted under this Agreement. Each Joint Owner for any Account is authorized to act for all other Account Owners, and We may accept orders and instructions regarding any transactions on any Account from any Joint Owner of that Account.

1.6 FIDUCIARY ACCOUNTS

In some cases, an Account may be held by one or more fiduciaries for one or more Members, such as attorney/s in fact, trustee/s, conservator/s, or other custodian/s. Alternatively, one or more fiduciaries may be added to an Account with one or more Members or with each other upon the occurrence of particular events or satisfaction of certain conditions. Both the Member/s on an Account and any and all fiduciary/ies for that Account must establish a unique username and password to access that Account via eBranch. Once a Member and any fiduciary/ies on an Account have access to a Member's Account via eBranch, Electronic Access may enable the fiduciary/ies to view information on Accounts for which he/she/they may not be a Joint Owner.

In all cases, fiduciaries are bound and limited by applicable law with regard to the permitted scope of their actions and authority. In certain cases, the appointment or involvement of a fiduciary may result in the termination of a Member's Electronic Access in order to comply with applicable law or fiduciary documentation.

If any Member's Account/s accessed via eBranch are subject to multiple fiduciaries, all fiduciaries, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all advances, transactions, and transfers to or from any and all Account/s as provided in this Agreement. Each fiduciary, without the consent of any other Account Owner or fiduciary, may, and hereby is authorized by every Joint Owner or fiduciary to, make any transaction permitted under both this Agreement and applicable law with regard to the permitted scope of their actions and authority.

1.7 SAVINGS ACCOUNT WITHDRAWAL LIMITATIONS—FEDERAL REGULATION D

Federal regulations found in Regulation D, 12 C.F.R. Part 204, prohibit You and any Joint Owner from making more than six (6) transfers or withdrawals each month from each of Your Regular Savings, Special Savings, or Premier Money Market Account/s, by means of the following:

- Pre-authorized or automatic transfers or withdrawals;
- Overdraft transfers to another Account;
- Automated Phone Access and other telephone transfers;
- Transfers via any Device using Electronic Access;
- Transfers via debit card to third parties, including point of sale transactions.

Once You reach the limit of six (6) Regulation D classified transfers per month, additional Regulation D transfers from Your account will not be completed and a fee will be charged for each excess transaction in accord with Our Fee Schedule. If transfers outlined above exceed six (6) per month, Your Electronic Access will be subject to termination.

The requirements found in Regulation D allow unlimited transfers from Your Regular Savings, Special Savings, and Premier Money Market Account by the following means:

- Transfers to any loan Account that You have with Us;
- Transfers or withdrawals made at an automated teller machine from Regular Savings;
- Transfers or withdrawals made in person at one of Our branch locations;
- Withdrawals via telephone where a check is transmitted to You via United States mail.

1.8 STOP PAYMENTS (ACCOUNT CHECKS AND ELECTRONIC AND PRE-AUTHORIZED DRAFTS)

Any stop payment request will be processed immediately for a check that has not already cleared Your Account. We will deduct a stop payment fee in the amount set forth in Our Fee Schedule from Your checking or Premier Money Market account by the end of the then-Current Business Day per new or renewed stop payment order for single, multiple, or a sequential range of checks. Each stop payment order will be effective for six (6) months after the date accepted and automatically will expire after that period unless You renew the stop payment order.

Stop payment orders only are valid on personal checks drawn on your Account with Us. Stop payment orders do not apply to any electronic or pre-authorized drafts that You might have requested or agreed to have drawn.

If you wish to stop payment on an electronic or pre-authorized draft, you must submit a request via eBranch. Stop payment requests on electronic or pre-authorized drafts are not processed immediately. We will deduct a stop payment fee in the amount set forth in Our Fee Schedule from Your checking or Premier Money Market account when any stop payment request on an electronic or pre-authorized draft is processed.

1.9 CANCELLATION OF ELECTRONIC ACCESS

You may cancel or revoke Your consent to this Agreement and Your Electronic Access at any time via eBranch by following the instructions for Electronic Access cancellation or by contacting Us via email at info@vcu.com, via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, P.O. Box 4433, Bridgeton, MO 63044-0433. There is no charge to cancel or revoke Your consent to this Agreement or to Electronic Access, but cancellation or revocation of consent to this Agreement automatically will revoke any Electronic Document Delivery Agreement that We have with You. If that occurs, fees may be charged to receive paper copies of records unless prohibited by applicable law. Please refer to Our Fee Schedule for the fee/s that apply for paper copies of records.

Cancellation is effective at the date and time of Our "on screen" confirmation of electronic cancellation or thirty (30) days after Our receipt of Your written notice of cancellation by mail, as applicable. We recommend that You save and print Your confirmation of cancellation of Electronic Access for Your records. When cancellation becomes effective, We will terminate Your username and password, Your Electronic Access and Your access to eBranch Services. Please note that cancellation of Electronic Access also cancels all automated transfers and bill payments, including payments through Bill Pay.

We may cancel Your Electronic Access, eBranch Services and any or all products enumerated in this Agreement at any time and for any reason including, without limitation, for the reasons listed in the Membership and Account Agreement under “Termination of Account” or “Membership”. If that occurs, Your Account will revert to delivery of paper documents by United States mail or as otherwise allowed or required by applicable law. Again, fees may be charged to receive paper copies of records unless prohibited by applicable law. Please refer to Our Fee Schedule for the fee/s that apply for paper copies of records.

Whether You or We cancel Your Electronic Access, that cancellation shall not negate or nullify obligations under the Membership and Account Agreement, any loan or line of credit agreement, or any other agreement between You and Us or the legal effectiveness, validity or enforceability of Electronic Records provided to You before the effective date of cancellation.

1.10 AUTOMATED PHONE ACCESS

You may use Automated Phone Access after you enable access when open your Account or enable access and set Your password via Your Electronic Access. You may use this service in accord with the terms of this Agreement and the Membership and Account Agreement.

1.11 LIABILITY

You are solely responsible for controlling the safekeeping of Your Electronic Access and PII. You are liable for all transactions You make or that You authorize another person to make, even if that person exceeds his/her authority. We are not liable for any transaction that was not completed because You did not properly follow the instructions to complete that transaction. We are not responsible for Your acts or omissions, or those of any other person including, without limitation, any transmission or communication facility or system, and no such party shall be deemed to be Our agent. We are not responsible for any service interruption or any hardware or software malfunction with regard to Your Electronic Access or the eBranch. We are not liable for any act, failure to act, or delay in action caused, in whole or in part, by any cause beyond Our reasonable control. In any event, We will not be liable for any special, consequential, incidental, or punitive losses, damages or expenses in connection with this Agreement, Your Electronic Access or eBranch, even if We have knowledge of the possibility of them.

2. BILL PAY

2.1 BILL PAY SERVICE

You may use Bill Pay to direct Us to make payments from Your designated checking account to the Payee/s You choose in accord with the terms and conditions of this Agreement. You may use Bill Pay only after You accept this Agreement and establish Electronic Access. You acknowledge that Bill Pay is only accessible via Electronic Access. In accord with Section 1.1 of this Agreement, Your use of Bill Pay constitutes acceptance of the terms and conditions of this Agreement.

2.2 PAYEES AND PAYMENTS

We reserve the right to refuse the designation of a Payee for any reason. Payments to government subdivisions or agencies, taxing authorities or tax payment processors and court ordered payments are prohibited under this Agreement. You may pay any Payee within the United States (including United States territories and APOs/AEOs).

We only process payments on Business Days. Payments must be submitted prior to the daily cut-off time of 1:00 p.m. prevailing Central Time (“Deadline”) for processing on any particular Business Day. We reserve the right to change the Deadline without further notice.

2.3 PAYMENT PROCESSING

We will process a single payment on the Business Day that You designate as the payment’s process date if the payment is submitted before the Deadline on that date. A single payment submitted after the Deadline on the designated process date will be processed on the next Business Day. If You designate a non-Business Day, meaning a weekend day and certain holidays, as a payment’s process date, We will process that payment on the first Business Day after that designated process date.

For recurring payments, Our system calculates and automatically schedules a process date for the next occurrence of the payment based upon Your selected frequency settings for that payment when it processes a payment. If the calculated process date is a non-Business Day, We will adjust the processing of that payment based upon the following rules:

- If the recurring payment’s “Pay Before” option is selected, the process date for the next occurrence of the payment will adjust to the first Business Day prior to the calculated process date; but
- If the recurring payment’s “Pay After” option is selected, the process date for the next occurrence of the payment will adjust to the first Business Day after the calculated process date.

If Your frequency settings for a recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar Business Day of that month will be used as the calculated process date.

We process all Bill Pay payments by electronic fund transfers. Please see the “Electronic Services Agreement and Disclosure” in Our Membership and Account Agreement for important information concerning Your rights and obligations with regard to electronic fund transfers.

2.4 DETERMINING YOUR PREFERRED PAYMENT DATE

Our system will calculate an estimated arrival date for Your payment. This is only an estimate. Please allow ample time for Your payments to reach Your Payees. You should allow a minimum of five (5) to ten (10) Business Days for any check payment and three (3) Business Days for any electronic payment to reach Your Payee/s.

2.5 CANCELLING A BILL PAY PAYMENT

You can change or cancel a Bill Pay payment at any time before the Deadline on the scheduled process date. We are not responsible for any Bill Pay payment made before We have a reasonable opportunity to act on any payment change or cancellation and You remain obligated for all Bill Pay payments made by Us on Your behalf.

2.6 ADDITIONAL FEATURES

You may elect to send a GiftPay as a gift or to make a donation. We will apply and debit an additional service charge from Your checking account on the process date when You use this feature. Unlike other payments processed via Bill Pay, the GiftPay amount will not be debited from Your checking account until the check clears.

You may elect to expedite the delivery of a payment by selecting the rush delivery feature. We will apply and debit an additional service charge from Your checking account when You use this feature.

2.7 AVAILABLE FUNDS

You agree to have sufficient available and collected funds on deposit in the Account that You designate to fund any payment/s requested via Bill Pay, as well as any other payment obligations You have to Us from that Account, and We reserve the right, without liability, to reject or reverse a Bill Pay payment if You fail to comply with that requirement or any other term of this Agreement. If You do not have sufficient funds on deposit in the Account that You designate to fund any payment/s requested via Bill Pay and We have not exercised Our right to reverse or reject such payment/s, You agree to pay for such payment obligations and any related fee/s on demand. You further agree that We, at Our option, may charge any of Your Accounts with Us to cover those payment obligations as per the Membership and Account Agreement.

2.8 FEES AND CHARGES

We reserve the right to charge You for research time in accord with Our Fee Schedule for information regarding Bill Pay payments no longer visible in Your Electronic Access. We will inform You of the fee for that research before it is incurred.

2.9 LIABILITIES

You are responsible for any Bill Pay payment You request that contains an error or duplicates another payment, as well as any fee/s incurred as a result of such payment. We are not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information provided or entered by You or due to any failure properly to follow instructions for making a Bill Pay payment.

3. REMOTE DEPOSIT

3.1 REMOTE DEPOSIT SERVICE

You may use Our Remote Deposit service to electronically deposit checks payable to an Account Owner to Your eligible Regular Savings or eligible checking Accounts with Us using digital images via Electronic Access. You may use Remote Deposit only after You accept this Agreement and establish Electronic Access; You will need to install the Mobile App to Your Device separately in order to access the mobile version of Remote Deposit. You acknowledge that Remote Deposit only is accessible via Electronic Access. In accord with Section 1.1 of this Agreement, Your use of Remote Deposit constitutes acceptance of the terms and conditions of this Agreement.

3.2 REMOTE DEPOSIT CAPTURE AND DEPOSIT SUBMISSION

Your Device must comply with Our hardware and software requirements as described in Section 11.1 of this Agreement in order to use Remote Deposit.

Remote Deposit requires that You capture check images using a Device in order to deposit checks to applicable Accounts. Check images captured using any Device may be stored on a Device and You should take steps to ensure the security of those images.

You agree to submit each deposit promptly after capturing the applicable check image and, if You are unable to submit Your deposit promptly, You agree to ensure that Your Device remains securely in Your possession until the deposit has been submitted. If You are unable to submit Your deposit, You are responsible for deleting the associated images from Your Device. Certain Devices only store check images until the associated deposit has been successfully submitted; You are responsible to store and retain the check images for a longer period if You wish to retain them after successful submission of a deposit. Please see Section 3.12 below on the storage of physical checks after image submission.

We are not responsible for any check image that We do not receive. You agree that receipt of an image does not occur until after We notify You of receipt of the image via eBranch for Your applicable Account. Notification from Us confirming receipt of an image does not mean that the image is free from errors or that We are responsible for any information You transmitted to Us.

3.3 CHECK REQUIREMENTS

Any image of a check that You transmit to Us must accurately and legibly provide all the necessary information on the front and back of the check at the time You present it to Us. The image quality for the check must meet the standards for image quality established by Us, the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other applicable regulatory agency, clearing house or association.

The front of any original check and any image of that check transmitted to Us must accurately and legibly provide, among other things, the following information: (a) the information identifying the drawer of the check and the preprinted name of the bank on which the check will be drawn, including complete and accurate MICR information and signature/s; and (b) other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check.

Before creating a digital image of an original check, You must endorse the back of that original check. Your endorsement must include:

- The signature of each Payee (all Payees must be Account Owners);
- The phrase, "For deposit only at Vantage Credit Union;" and
- Please note, for record retention and to avoid confusion, You may wish to include the following in each endorsement:
 - "Via Remote Deposit," and
 - The date of endorsement.

3.4 ACCEPTANCE AND REJECTION OF DEPOSITS

Upon receipt of a digital check image through Remote Deposit, We will review the image for acceptability. We may process a digital check image by preparing a "substitute check" or clearing the item as an image in Our sole and absolute discretion.

We reserve the right, within Our sole and absolute discretion, to accept or reject any item submitted for Remote Deposit into Your Account. In addition, we, in Our sole and absolute discretion, automatically may accept Your electronic deposit or may hold Your deposit for review.

If We hold an electronic deposit for review, We will send You an email acknowledging Our acceptance or rejection of that electronic deposit. Your account history will reflect the business date of each deposit accepted.

It is Your sole responsibility to verify that items deposited using Remote Deposit have been received and accepted for deposit by Us. We may, but are not required to, send You an email acknowledging Our rejection of any electronic deposit You make and, subject to unavailability of services, including internet service, We will email You notification of rejected items by the next Business Day following rejection.

We are not liable for any service or late charges levied against You due to Our rejection of any deposit and, in all cases, You are responsible for any loss or overdraft plus any applicable fees due to Us as a result of an item being returned. In addition, any amount credited to Your Account for items deposited using Remote Deposit is a provisional credit and You agree to indemnify Us against any loss We may suffer because of Our acceptance of the remotely deposited check.

3.5 UNACCEPTABLE DEPOSITS

You understand and agree that You are not permitted to deposit the following items using Remote Deposit:

1. Any item drawn on Your Account or on an account owned by Your affiliate;
2. Any item that is stamped or watermarked with the designation "non-negotiable";
3. Any item that contains evidence of alteration to the information on the check or other irregularity;
4. Any item issued by a financial institution outside of the United States of America;
5. Any item that is incomplete;
6. Any item that is "stale dated", "postdated" or "pre-dated";
7. Any item that is marked "paid in full" or "non-recourse";
8. Any item that is not a negotiable instrument;
9. Any item that is made payable to a business;
10. Any item not listing the Account Owner/s as Payee; or
11. Savings bonds.

3.6 ITEMS RETURNED UNPAID

You will be notified in writing of any item/s submitted and accepted to Your Account via Remote Deposit that subsequently are returned unpaid. You authorize Us to debit the amount of such item/s plus any applicable fee/s due to Us from the Account.

3.7 EMAIL ADDRESS

You agree to notify Us immediately if You change Your email address and to update Your email address for Your Secure Profile within Your Electronic Access, as this is the email address where We will send You notification of receipt of items transmitted via Remote Deposit. Please allow one business day for processing of any email address changes.

3.8 UNAVAILABILITY OF SERVICES

You understand and agree that Remote Deposit may at times be unavailable temporarily due to system maintenance or technical difficulties, including those of an Internet, Internet software or data service provider. In the event that Remote Deposit is unavailable, You acknowledge that You can deposit an original check at Our branches or through Our owned or CO-OP Network automated teller machines, or by mailing the original check to Us at Vantage Credit Union, P.O. Box 4433, Bridgeton, MO 63044-0433.

3.9 FUNDS AVAILABILITY POLICY

You understand and agree that, for purposes of deposits made using Remote Deposit, the place of deposit is Bridgeton, Missouri. Deposits via Remote Deposit are accepted to eligible Regular Savings and/or eligible checking Accounts. For deposits made using Remote Deposit, funds will be available as follows:

General Policy. Our policy is to make the full amount of funds deposited through Remote Deposit available to You on or before the second Business Day after the Business Day We receive and accept a deposit. The first Two Hundred Dollars (\$200) of Your deposit into Your eligible checking Account will be available on the first Business Day following the Business Day on which the deposit is accepted. Once funds are available, You may withdraw them in cash. We will also use the funds to pay checks You have written and other items You authorize. If You make a deposit before close of business on a Business Day, We will consider that day to be the day of Your deposit. However, if You make a deposit after close of business on a Business Day, or on a non-Business Day, We will consider the deposit to have been made on the next Business Day We are open. As stated above in Sections 3.3 and 3.5, even after We have made funds available to You, and You have withdrawn the funds, You remain responsible for checks You have deposited that are returned to Us unpaid and for any other problems involving Your deposit and We will reverse the credit to Your account for any item which is returned to Us unpaid.

Reservation of Right to Hold. In some cases, We will not make all of the funds You deposit by check available to You on the second Business Day after We receive Your deposit. However, the first Two Hundred Dollars (\$200) of Your checking Account deposit will be available on the first Business Day after the day of Your deposit. If We do not intend to make all of the funds from Your deposit available on the second Business Day after deposit, We will mail or email You notice of that fact by the next Business Day.

Longer Delays May Apply. Funds You deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check You deposited will not be paid;
- You deposit checks totaling more than Five Thousand Dollars (\$5,000) on any single day;
- You re-deposit a check that previously has been returned unpaid;
- You have overdrawn Your account repeatedly in the last six months; or
- There is an emergency resulting in unavailability of services, such as a failure of communications or computer 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 become available. Funds will generally become available no later than the seventh (7th) Business Day after the day of Your deposit.

3.10 ACCOUNTHOLDER'S WARRANTIES

You make the following warranties and representations to Us with respect to each image of an original check You transmit to Us utilizing Remote Deposit:

- Each image of a check transmitted to Us 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, the Payee, date, signature/s and endorsement/s on the original check are legible, genuine and accurate.

- You have possession of each original check deposited using Remote Deposit and no party will submit the original check for payment.
- You will not deposit or otherwise endorse the original item (the original check) to a third party, and no person will receive a transfer, presentment or return of, or otherwise be charged for, the item (either the original item, or a paper or electronic representation of the original item) such that the person will be asked to make payment based on an item it has already paid.
- Other than the digital image of an original check that You remotely deposit through Remote Deposit, there are no other duplicate images of the original check.
- You have instituted procedures to ensure that each original check was authorized by the drawer in the amount stated on the original check and to the Payee stated on the original check.
- You are authorized to enforce each item transmitted or are authorized to obtain payment of each item on behalf of a person entitled to enforce such transmitted item.
- The information You provided at account opening and thereafter remains true and correct, and in the event any such information changes, You will immediately notify Us of the change.
- You have not knowingly failed to communicate any material information to Us.

Your failure to comply with any or all of the terms contained herein may result in Us cancelling Your Remote Deposit access.

3.11 VIRUSES

Files and images transmitted to Us shall not contain any viruses or other disabling features that may have an adverse impact on Our network, data or related systems.

3.12 STORAGE OF ORIGINAL CHECKS

You agree to securely store each original check for a period of ninety (90) days after its deposit and to provide the original checks to Us upon Our request to verify check information and/or processing of the coordinate check image. After that period expires, You will destroy the original check. You agree that You are responsible for any loss caused by Your failure to securely store original checks.

3.13 PERIODIC STATEMENT

Any deposits made through Remote Deposit will be reflected on Your Account statement. You understand and agree that You are required to notify Us of any error relating to images transmitted using Remote Deposit by no later than sixty (60) days after You receive the periodic statement that includes any transaction You allege is erroneous, including any periodic statement that is transmitted to You via Electronic Access or in accord with the terms of the Electronic Document Delivery Agreement. You are responsible for any errors that You fail to bring to Our attention within such time period.

3.14 IN CASE OF ERRORS

In the event that You believe there has been an error with respect to any original check or image thereof transmitted to Us for deposit or a breach of this Agreement, You must immediately contact Us regarding such error or breach either by Us via email at info@vcu.com, (do not include personal information in that transmittal) or via telephone at 314.298.0055 or toll free at 800.522.6009.

3.15 LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT

You understand and agree that You cannot exceed the limitations on frequency and dollar amounts of Remote Deposits that are set forth by Us for Your Accounts.

3.16 COMPLIANCE WITH LAW

You agree to use Remote Deposit only for lawful purposes and in compliance with all applicable laws, rules and regulations, as well as all laws pertaining to the conduct of Your or Our business if applicable. You warrant that You only will transmit acceptable items for deposit and will handle the originals of those items in accordance with applicable laws, rules and regulations. You promise to indemnify and hold Us harmless from any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation of the terms of this Section 3.15 and this indemnity will survive cancellation or termination of Your Electronic Access and this Agreement.

3.17 DERIVATIVE WORKS

You agree that You will not (a) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology of Remote Deposit; (b) copy or reproduce all or any part of the technology of Remote Deposit; or (c) interfere, or attempt to interfere, with the technology of Remote Deposit.

4. SWIPE2SAVE

When You enroll in Our Swipe2Save savings service, We transfer the amount You specify into Your Regular Savings every time a debit card transaction clears Your account. Swipe2Save is available only with a debit card linked to Your eligible checking Account with Us.

We aggregate the amount to be transferred from purchases that post to Your eligible checking Account each Business Day and make a single transfer (the "Swipe2Save Transfer") at the end of that Business Day. We do not make a Swipe2Save Transfer for any Business Day that You do not have sufficient available funds in Your eligible checking Account for that Transfer, if Your eligible checking Account meets the low balance threshold that You set, or if any transaction has overdrawn Your checking account.

If Your debit card purchase subsequently is canceled or reversed, the corresponding Swipe2Save Transfer will remain in Your Regular Savings. We may cancel the Swipe2Save service at any time.

5. APPLE TOUCH ID®, FACE ID®, AND OTHER BIOMETRIC AUTHENTICATION

Apple Touch ID®, Face ID®, and other available biometric authentications are optional authentication methods offered by Us to sign into eBranch via an Apple® Device. You can turn this feature on or off by checking or un-checking the "Touch ID" or "Face ID" check box on the login screen of Your Touch ID® or Face ID® capable Device. Biometric authentications are stored on Your device only. We never see or receive Your biometric information and do not store this biometric information. Your User ID and password will be encrypted and stored in Your Device's Apple® Keychain®. You acknowledge that by enabling Touch ID®, anyone who has a biometric authentication stored on Your Apple® Device will have access to Your Account information available on eBranch through the Mobile App.

For Your security, review the biometric authentications stored on Your Apple® Device to make sure that each person whose biometrics is stored is authorized to access the personal and financial information available through the Mobile App.

We reserve the right to suspend or disable this feature at any time. Touch ID®, Face ID®, and other available biometric authentications can only be associated with one VCU Secure Profile at a time on an Apple® Device. If You believe someone has gained unauthorized access to Your Accounts via Your Apple® Device or Your password has been stolen, please contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009.

Apple®, Touch ID®, Face ID® and Keychain® are registered trademarks of Apple, Inc.

6. ANDROID™ DEVICE FINGERPRINT AUTHENTICATION

Fingerprint authentication for Android™ Devices is an optional authentication method offered by Us to sign into eBranch using the Mobile App on an Android™ Device. You can turn this feature on or off by checking or un-checking the “Enable Fingerprint” check box on the login screen of Your Android™ Device. Fingerprints are stored on Your Android™ Device only. We never see or receive Your fingerprint information and do not store this fingerprint information. Your User ID and password will be encrypted. You acknowledge that by enabling fingerprint identification, anyone who has a fingerprint stored on Your Android™ Device will have access to Your Account information available on eBranch through the Mobile App. For Your security, review the fingerprints stored on Your Android™ Device to make sure that each person whose fingerprint is stored is authorized to access the personal and financial information available through the Mobile App.

We reserve the right to suspend or disable this feature at any time. Fingerprint authentication can only be associated with one VCU Secure Profile at a time on an Android™ Device. If You believe someone has gained unauthorized access to Your Accounts via Your Android™ Device or Your password has been stolen, please contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009.

Android™ is a trademark of Google LLC.

7. QUICK BALANCE

Quick Balance allows You to quickly access Your Account balance/s and recent transactions without logging into and opening the Mobile App. In order to use this feature, You will need to enable this feature in the Mobile App.

8. LIMITATIONS OF LIABILITIES

YOU UNDERSTAND AND AGREE THAT EBRANCH SERVICES ARE PROVIDED “AS IS.” YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF EBRANCH SERVICES IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF EBRANCH 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 DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA FROM OR FOR EBRANCH SERVICES.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, WE DISCLAIM 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 WE MAKE NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF EBRANCH SERVICES, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH EBRANCH SERVICES, THE ACCURACY OF ANY INFORMATION RETRIEVED BY US FROM OR ABOUT ACCOUNTS OR THAT EBRANCH SERVICES WILL MEET ANY USER’S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE. EXCEPT AS DESCRIBED IN THIS AGREEMENT, WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND CAUSED BY ANY INTERNET PROVIDER, ANY RELATED SOFTWARE, OR OUR USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE OR MAINTENANCE OF ANY DEVICE, COMPUTER HARDWARE, SOFTWARE, SMART PHONE, MOBILE APP, OR OTHER EQUIPMENT OR RESULTING FROM THE USE OF OR THE INABILITY TO USE EBRANCH SERVICES, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY US FROM OR ABOUT ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY YOU OR A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON EBRANCH SERVICES OR THEIR AVAILABILITY, OR ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER’S TRANSMISSIONS 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 WE HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9. INDEMNIFICATION

You understand and agree that You are indemnifying Us and Our vendors and licensors and You will hold Us harmless against any and all claims, actions, damages, liabilities, costs and expenses, including attorneys’ fees and expenses arising from Your use of eBranch Services and any breach of this Agreement. You agree to indemnify, defend and hold harmless Us, Our affiliates, partners, officers, directors, employees, consultants and agents from any and all third-party claims, liability, damages and/or costs (including, but not limited to, attorneys’ fees) arising directly or indirectly from: (a) Your use of eBranch Services; (b) Our reliance on any information, instruction, license and/or authorization provided by You under or pursuant to this Agreement; (c) Your negligence or intentional conduct; (d) Your violation or breach of the terms, conditions, or warranties of or contained in this Agreement including, but not limited to, any breach which results in the unauthorized and/or non-permissible use of information, including PII, obtained via Our Account access or eBranch Services and/or (e) Your infringement, or infringement by any other person, of Your Electronic Access or Our website or applications upon any intellectual property or other right of any person or entity. You understand and agree that this Section 9 shall survive any cancellation or termination of this Agreement.

10. RIGHT TO OFFSET; SECURITY INTEREST

We shall have the right to offset any fees or other liabilities arising under this Agreement against Your Account/s without notice to You. You hereby grant Us a security interest in Your Account/s with Us, including any present and future principal, interest, dividends, and the proceeds thereof, as collateral security for Your performance under this Agreement. In the event You initiate insolvency or bankruptcy proceedings, We shall be deemed a secured party for all purposes with respect to Your accounts and all amounts held in the accounts in accord with the law governing this Agreement.

11. MISCELLANEOUS

11.1 HARDWARE AND SOFTWARE REQUIREMENTS/ELECTRONIC SECURITY

All technical, hardware and software requirements to access eBranch Services mobile banking services and any other electronic services provided by the Credit Union are available on Our website and will be updated from time to time. Any such updates shall be deemed to amend this Agreement. You should

utilize anti-virus software, a firewall, password and/or double password protected access and programs installed from trusted sources only at all times and during all Electronic Access.

11.2 AMENDMENTS

The most current version of this Agreement, as it is posted in Your Electronic Access, including any amendments that We may make from time to time, constitutes the entire agreement between You and Us regarding the subject matter of this Agreement, and supersedes and replaces all other agreements or understandings, whether written or oral, with respect to the subject matter hereof, and shall be binding upon Us, You, and Your respective successors and assigns. This Agreement may be amended by You, or any of Our rights waived, only if an authorized employee of Ours agrees in writing to such changes. Your continued use of Electronic Access and the eBranch following receipt of notice of any amendments to this Agreement by Us will constitute Your acceptance of such amendment. All notices to You shall be in writing and shall be made either via email, conventional mail or messages delivered via Your Electronic Access, at Our discretion. Regardless of Your receipt of notice, You agree that Our posting of any amendment to or restatement of this Agreement to Your Electronic Access constitutes delivery of Your amendment notice. In any event, it is Your responsibility to periodically review the most current version of this Agreement within Your Electronic Access in order to make sure that You are aware of the most current version of this Agreement.

We reserve the right to amend or cancel any of the provisions of this Agreement, including changes to any fees, costs, or assessments. We may amend or cancel any provision or charge by disclosing the change in writing or electronically, and, at Our option, by sending notification to the email address recorded in Your Electronic Access in eBranch. You may choose to accept or decline amendments, cancellations, or changes by continuing or discontinuing Your Electronic Access or services to which these changes relate, at Your option as described in Section 1.8 in this Agreement. We also reserve the option, in Our sole discretion, to waive, reduce, or reverse charges or fees in individual situations.

11.3 SURVIVAL

You agree that Our rights and remedies arising out of any breach of Your representations and warranties in this Agreement, as well as the limitations on Our liability and Our rights to indemnification under this Agreement, are continuing and will survive the cancellation or termination of this Agreement, notwithstanding any lack of any specific reference to such survivability in these provisions.

11.4 ASSIGNMENT

We may assign this Agreement to any affiliate, parent or other company. We may also assign or delegate certain of the rights and responsibilities under this Agreement to such third parties as We may elect upon notice to You whereupon We shall be released from any and all further liability or responsibility related thereto.

You may not assign any of Your rights under this Agreement. You are prohibited from any and all assignments of rights under this Agreement, whether they are voluntary or involuntary, by merger, consolidation, dissolution, operation of law, or any other manner. You may not delegate any performance under this Agreement. Your purported assignment or delegation of any rights of performance are in violation of this Agreement and void.

11.5 THIRD-PARTY BENEFICIARIES

This Agreement is for the sole and exclusive benefit of You and Us and is not intended to benefit any third party except Our vendors and/or licensors. You and We acknowledge and agree that any party that licenses any software to Us, directly or indirectly through one or more sub-licensees, is a third-party beneficiary to this Agreement with respect to those provisions dealing with use and protection of intellectual property.

11.6 RELATIONSHIP TO OTHER DISCLOSURES

The information in this Agreement applies only to eBranch Services. Provisions in other disclosures or agreement documents, as may be revised from time to time, remain effective for all other aspects of Your Account or loan agreement, subject to Section 11.12 of this Agreement.

11.7 GOVERNING LAW OF THIS AGREEMENT

You acknowledge and agree that Your consent to this Agreement is being provided in connection with a transaction affecting interstate commerce that is subject to federal and state laws and that You and We both intend to conduct business using the eBranch for various products and services. You acknowledge and agree that applicable federal laws and the laws of the state of Missouri shall govern this Agreement and all questions relating to its validity, interpretation, performance and enforcement, notwithstanding any conflict of laws or doctrines of any jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of Missouri in any litigated dispute regarding this matter absent another agreement with Us that provides otherwise.

11.8 CHANGES IN FINANCIAL CIRCUMSTANCES

You understand and agree that You must inform Us immediately in the event a material adverse change in Your financial circumstances or in any of the information provided at account opening or subsequently including any supporting financial information. You agree to provide Us any financial records We reasonably request to determine Your financial status during the term of this Agreement.

11.9 CONFIDENTIALITY

You acknowledge and agree that confidential data relating to Our eBranch Services, marketing, strategies, business operations and business systems (collectively, "Confidential Information") may come into Your possession in connection with this Agreement and Your use of eBranch Services. You understand and agree that You are prohibited from disclosing and agree to maintain the confidentiality of Our Confidential Information.

11.10 WAIVER

Any failure by Us to seek redress for violation, or to insist upon the strict performance, of any covenant, agreement, provision, or condition hereof shall not constitute the waiver of the terms or of the terms of any other covenant, agreement, provision or condition, and We shall have all remedies provided herein with respect to any subsequent act which would have originally constituted the violation hereunder.

11.11 NATURE OF AGREEMENT

This Agreement, while it is a binding contract, does not create, and shall not be construed to create, any joint venture or partnership between the parties. No officer, employee, agent, servant or independent contractor of either party to this Agreement shall at any time be deemed to be an employee, servant, agent or contractor of the other party to this Agreement for any purpose whatsoever.

11.12 INCORPORATION BY REFERENCE

The Membership and Account Agreement, Electronic Document Delivery Agreement, Our Fee Schedule, and any applicable account disclosures and other agreements in effect from time to time governing Your Accounts including, without limitation, any amendments or revisions to those agreements and documents, are in addition to, and hereby incorporated into and made a part of, this Agreement. All of the terms and conditions of the above-referenced agreements and documents remain in effect; however, in the event of a discrepancy between any of the terms and conditions of this Agreement and any of the terms and conditions of the above-referenced agreements and documents, this Agreement will control, provided that the E-SIGN Consent will control any Account/s and transaction/s to which it applies.

11.13 DEFINITIONS—For purposes of this Agreement, capitalized terms shall be defined as follows:

- a. "Agreement" refers to this Electronic Suite of Services Agreement.
- b. "Account" and "Accounts" refer to Your deposit account/s or loan account/s at VCU eligible to receive eBranch Services.
- c. "Account Owner" refers to each and any Member of VCU including, but not limited to, any joint account owner/s, authorized signor/s, trustee/s, attorney/s in fact, conservator/s, guardian/s, or fiduciary/ies eligible to establish a unique username and password to access eBranch Services.
- d. "Apple Face ID®" refers to biometric facial recognition technology enabling users of iOS compatible devices to unlock and authorize access to Apple, Inc. devices, products, and services. Apple Face ID® is a registered trademark of Apple, Inc.
- e. "Apple Touch ID®" refers to biometric fingerprint technology enabling users of iOS compatible devices to unlock and authorize access to Apple Inc. devices, products, and services. Apple Touch ID® is a registered trademark of Apple, Inc.
- f. "Android™" refers to a device that runs on the Android™ or Android™ Mobile operating system. Android™ is a registered trademark of Google LLC.
- g. "Automated Phone Access" refers to the Vantage Credit Union automated telephone account access system that permits participating Members to access their Accounts and transact business with VCU via telephone or telephony per the Membership and Account Agreement.
- h. "Bill Pay" refers to Vantage Credit Union's bill paying service that permits Members to make payments via Electronic Access, including with prescheduled or recurring payments.
- i. "Borrower" refers to each loan borrower or signer who is an Account Owner and has a password to use to access eBranch Services.
- j. "Business Day" refers to every day except for Saturdays, Sundays, and federal and state banking holidays.
- k. "Bill Pay" refers to the Vantage Credit Union bill paying service, as modified or amended from time to time, that permits participating Members to transmit payments via Electronic Access to established Payees including, without limitation, via prescheduled or recurring payments.
- l. "Co-Obligor" refers to each loan co-borrower, co-signer or guarantor on any loan agreement, who (i) is not an Account Owner and (ii) is eligible to establish a unique username and password to access eBranch.
- m. "Confidential Information" has the meaning set forth in Section 11.9 of this Agreement.
- n. "Deadline" has the meaning set forth in Section 2.2 of this Agreement.
- o. "Device" refers to any Internet-enabled electronic device compatible with Our requirements for use of eBranch services including, but not limited to, personal computers, laptops, handhelds, tablets and smart phones.
- p. "eBranch Services" and "eBranch" refer to Vantage Credit Union's online and electronic suite of services that includes, but is not limited to, Your Electronic Document Delivery, Bill Pay, Remote Deposit, Electronic Account Access and Automated Phone Access.
- q. "Electronic Account Access" and "Electronic Access" refer to the ability to access Electronic Records and eBranch Services through Our website, Mobile App, or other electronic portal.
- r. "Electronic Document Delivery" refers to the delivery of documents, including monthly or other periodic statements, to You from VCU.
- s. "Electronic Document Delivery Agreement" refers to that certain agreement between You and VCU governing the delivery of documents relating to Your Account/s with VCU to You in electronic form rather than paper form.
- t. "Electronic Records" refers to disclosures, notices, records, and other information about Your transaction and any other products or services associated with Your requested transaction in electronic format. Electronic Records may be delivered or made available to You in a variety of ways, as described in this Agreement or other agreements with You.
- u. "E-SIGN Consent" refers to that certain consent agreement between You and VCU governing Your consent to use electronic signatures, documents, and records in conjunction with products and services You obtain from Us.
- v. "Fee Schedule" refers to Our Fee Schedule of Account related costs.
- w. "Joint Account" refers to any Account owned by two or more Account Owners.
- x. "Joint Owner/s" refers to any Account Owner/s who own the same Joint Account.
- y. "Loan Account" refers to any loan agreement between any Account Owner/s and/or Co-Obligor/s and Us.
- z. "Member" refers to any person who has agreed to and accepted the Membership and Account Agreement and is eligible to access eBranch Services, including Automated Phone Access.
- aa. "Membership and Account Agreement" refers to that certain Vantage Credit Union Membership and Account Agreement governing the respective rights and responsibilities of VCU and Our Members with regard to membership in VCU and Accounts We offer.
- bb. "Remote Deposit" refers to Our remote deposit service that permits electronic deposit of a check payable to an Account Owner to his/her eligible deposit Account using digital or other imaging.
- cc. "Payee" refers to anyone designated by You to receive payments from or related to an Account.
- dd. "Personally Identifiable Information" and "PII" refer to Your unique username, password, security questions and answers, and other methods of authentication of Your identity for Your authorized Electronic Access, as well as Account numbers, Account information, email address information, notification preferences and other personally identifiable information that could identify You or Your Account/s or that is provided by an Account Owner for use in the eBranch.

- ee. "Premier Money Market" refers to the money market account offered by VCU to Our Members.
- ff. "Quick Balance" refers to an electronic feature that enables a Member to have quick access to information on Account balances and recent transactions without logging into Our Mobile Banking app.
- gg. "Regular Savings" refers to the savings account automatically established for each of Our Members.
- hh. "Regulation D" refers to Regulation D: Reserve Requirements for Depository Institutions found in 12 C.F.R. Part 204.
- ii. "Secure Profile" refers to any Account Owner's PII as provided and as modified for use in the eBranch and/or to establish access and modify the password for Automated Phone Access.
- jj. "Special Savings" refers to an additional savings account established by one or more Account Owner/s that does not allow ACH or ATM access.
- kk. "Swipe2Save" refers to the service that allows an Account Owner to elect to automatically transfer specified amounts from a checking account to Regular Savings each time the Account Owner completes a debit card transaction.
- ll. "Mobile App" refers to Our application for Devices that enables Account Owners to access eBranch using Devices that do not utilize or require a web browser.
- mm. "VCU" refers to Vantage Credit Union, a Missouri chartered credit union.
- nn. "We," "Us," and "Our" refer to Vantage Credit Union, its current and future affiliates, and any other person who provides shares account/s and/or service/s that You access through the Vantage Credit Union website, Mobile App, or other electronic portal, including, as context may require, its agents or contractors.
- oo. "You" and "Your" refer to the person agreeing to this Agreement including, without limitation, any person in whose name any Account is maintained according to Our records, any person who uses any Account, any person who is authorized to transact business on any Account, whether such authority is evidenced by signature cards, organizational resolutions, loan agreement/s or otherwise, any person or entity that has a beneficial interest in an Account, and/or any such persons' assignee/s or successor/s in interest to an Account.

BY COMPLETING ENROLLMENT AND ACCESSING THE EBRANCH BY CLICKING THE "I AGREE TO THIS ELECTRONIC SUITE OF SERVICES AGREEMENT" BUTTON BELOW, YOU AGREE AND CONFIRM:

- 1. You have read, understand and agree to be bound by the terms and conditions of this Agreement and consent to use the eBranch in accord with those terms and conditions;**
- 2. You understand and agree that You may incur costs, including but not limited to costs for access to the internet, in accessing and using the eBranch;**
- 3. You understand that Your consent to view Electronic Records does not automatically expire and is not limited as to duration unless You revoke Your acceptance of this Agreement as described in Cancellation Rights section of this Agreement;**
- 4. You understand that You may cancel or revoke Your consent to this Agreement and Your Electronic Access at any time and that We may cancel Your Electronic Access at any time for any reason;**
- 5. You have a Device, or access to a Device, that permits You to access and use the eBranch;**
- 6. You understand that We will not be liable for certain losses, liabilities, costs, expenses, or claims related to this Agreement, eBranch Services, Electronic Access or Electronic Records as set out in the Limitations of Liabilities section above;**
- 7. To the extent permitted by law, You are also confirming that You are authorized to, and do, agree to and confirm these on behalf of all co-owners of Your Account/s.**

By clicking on the "I AGREE" button, You are agreeing that You have read and understood the terms of this Electronic Suite of Services Agreement and that You are consenting to, and agreeing to be bound by, all of the terms and conditions of this Electronic Suite of Services Agreement.

I AGREE TO THIS ELECTRONIC SUITE OF SERVICES AGREEMENT.