

ELECTRONIC SUITE OF SERVICES AGREEMENT

1. GENERAL

1.1 DEFINITIONS—For purposes of this Agreement, the following terms shall have the meaning assigned to them in this Section 1.1:

“Agreement” means this Vantage Credit Union Online Electronic Suite of Services Agreement.

“Accounts” means any of your accounts at Vantage Credit Union eligible to participate in any of the eBranch Services.

“Account Owner” means each person (this may include but not necessarily be limited to the member/account owner, joint account owners, authorized signor, trustee, Power of Attorney, guardian, fiduciary) eligible to establish a unique user name and password to access eBranch Services.

“Apple TOUCH™” means biometric fingerprint technology enabling users of iOS compatible devices to unlock and authorize access to Apple Inc. devices, products, and services.

“Android™” means a device that runs on the Android™ operating system. Android™ is a registered trademark of Google LLC.

“Automated Phone Access” means the Vantage Credit Union automated telephone account access, whereby participating VCU members may access account and transact per the Vantage Credit Union Membership and Account Agreement.

“Bill Pay” means the Vantage Credit Union Bill Pay service, as modified or amended from time to time, whereby participating VCU members may send payments to established payees.

“Co-Borrower” means each loan co-borrower, co-signer or guarantor on each loan agreement, who (i) is not an Account Owner and (ii) establishes a unique username and password to access eBranch Services.

“Device” means any Internet-enabled electronic device compatible with our requirements for use of the eBranch Services including, but not necessarily limited to, personal computers, laptops, handhelds, tablets and smart phones.

“eBranch Services” or “eBranch” means Vantage Credit Union’s Online Electronic Suite of Services that includes but may not necessarily be limited to your Electronic Account Access and Electronic Document Delivery, Bill Pay, and MyE-Deposit.

“Electronic Account Access” or “Electronic Access” means the online platform of services offered by Vantage Credit Union through its website or applications and which is accessed using a Member’s unique username and password.

“Joint Accounts” means any deposit or loan Account owned by two or more Account Owners.

“Member” means any owner or joint owner of a Vantage Credit Union deposit Account who establishes a unique username and password to access eBranch Services including Automated Phone Access.

“Membership and Account Agreement” means the agreement governing Members’ and our rights and responsibilities concerning membership and accounts offered to you by Vantage Credit Union.

“MyE-Deposit” means the Vantage Credit Union MyE-Deposit service whereby a digital image of a check payable to an Account Owner may be electronically deposited by the Account Owner to his/her eligible Regular Savings or eligible checking accounts.

“Offers” means credit union promotions communicated via eBranch.

“Payee” means anyone designated by you to receive payments.

“Regulation D” means Regulation D: Reserve Requirement of Depository Institutions. 12 CFR 204.

“Regular Savings” means the savings account automatically established when an individual becomes a Member.

“Premier Money Market” means the money market account offered by Vantage Credit Union.

“Profile and Security” means the Account Owner’s unique username, password, security questions and answers, notification preferences including email address(s), and other information provided and as modified by the Account Owner for use in the eBranch. Profile and Security also allows the Account Owner to establish access and modify the password for Automated Phone Access.

“Quick Balance” means a feature enabling quick access to account balances and recent transactions without logging into the Vantage Credit Union Mobile Banking app.

“Special Savings” means the additional savings account established by Account Owner(s), which does not allow ACH or ATM access.

“Swipe2Save” means the service allowing the Account Owner to elect to save automatically per debit card transactions. You specify the amount you wish to save per transaction, and the amount is automatically transferred to your Regular Savings from your checking account every time a debit card transaction clears your account. You are also able to set a maximum dollar amount to save per month and establish a checking account low balance threshold, which will stop transfers when your account is at or below this threshold.

“We,” “us,” and “our” means and refers to Vantage Credit Union and/or, as the context may require, its agents or contractors.

“You” and “your” means and refers to any person in whose name any Account is maintained according to our records, or who uses the Account or accepts this agreement or is authorized to transact business on the Account, whether such authority is evidenced by signature cards, organizational resolutions, loan agreement(s) or otherwise, and/or any person or entity that has a beneficial interest in the Account, and/or any such person’s assignee or successor in interest to the Account.

“VCU” means Vantage Credit Union.

“VCU Loan Account” means any loan agreement between an Account Owner(s) and/or Co-Borrowers(s) and VCU.

1.2 SERVICES

This Agreement contains the terms and conditions of use for the eBranch.

Use of any Device to access Accounts and functionality of the eBranch indicates acceptance of the complete terms and conditions set forth in this Agreement. This Agreement governs the use of the eBranch and any other online service(s) that may be offered from time to time by and through VCU. Please read this Agreement carefully and keep a copy for your records.

To access the eBranch and related Electronic Access, you must establish a unique username and password via our website, VCU.com. Establishment and use of the unique username and password indicates acceptance of this Agreement. Establishing access to specific services within the eBranch indicates acceptance of the terms and conditions of use of that service. You may be required to accept the terms and conditions of this Agreement as you establish access to each additional service. After establishing your unique user name and password you may also download additional electronic application(s) to your Devices. You will use the same username and password to access the electronic applications. Initial account access via each Device may require you to enter the security code that is sent to you per your elected method of contact, i.e. primary email address or text message. During the log out of any Device, you can register the Device and eliminate the need for additional inputting of the security codes. At each subsequent Device logout, you will be given the option to register or remove the registry of the Device. Please note secure login via internet access Member Login will give you the maximum account capabilities based on your account relationship with VCU. Differing functionality may be available on individual Devices and through the mobile applications. Depending on your account relationship with VCU, the following is a sample list of functionality or account services available via one or more Device(s):

- Transfer funds from your qualified Accounts to your other accounts (as limited per Regulation D);
- Transfer funds from your qualified Accounts to unrelated qualified Accounts of other Members of VCU;
- Obtain balance and activity information for your VCU Account(s);
- Make payments to your VCU credit card(s) or loan account(s);
- Obtain year-to-date dividends/interest information;
- Make bill payments to creditors from your checking account;
- Place a stop payment on checks;
- Reorder checks;
- Correspond with VCU employees via a secure message center;
- View periodic statements via online e-statements;
- View online check images;
- Create digital check images for remote deposit to your account;
- Modify Profile & Security account settings;
- Swipe2Save election to save automatically per debit card transactions;
- Categorizing and tagging transactions for budgeting purposes;
- Utilize spending and savings graphs;

1.3 LIMITED ACCESS FOR CO-BORROWERS

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

- Obtain balance and activity information for your VCU loan Account(s);
- Make payments to your VCU loan Account(s);
- Correspond with VCU employees via a secure message center; and
- Download account information into financial management software programs for reconciliation and budgeting.

Co-Borrowers who are not Account Owners shall not have any rights to any services not specifically enumerated in this Paragraph 1.3, including, but not limited to MyE-Deposit, Bill Pay and Swipe2Save.

1.4 ACCESSIBILITY

Your Accounts can be accessed using many Devices. Subject to maintenance, data processing, internet service interruption or other unforeseen occurrences the eBranch will be available for your convenience 24 hours a day. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or exceed the transaction limitations as set forth in Regulation D. We may set other limits on the amount or type of any transaction and VCU will make reasonable efforts to notify you of those limits. Each Electronic Access has limits on the time it can be logged on without activity/keystrokes therefore you may be required to re-log in after a period of inactivity. Access may be restricted due to excessive number of incorrect log in attempts.

1.5 PROTECTING YOUR USERNAME AND PASSWORD

You are responsible for the use, protection and confidentiality of all content of your Profile & Security settings including your unique username and password, account numbers, account information, e-mail address information, Automated Phone Access user access and password, and registration of any Device. You agree to notify VCU immediately if you become aware of any theft, loss or unauthorized use of your unique username, password, account number(s) or Device(s). Delivering your username and or password to another person constitutes authorization for that person to access your Account(s) and conduct any and all future transactions on your Account(s). You agree it is your responsibility to contact us immediately if you are prevented access due to incorrect use of your username and or password. Please contact us at vcu.com (do NOT include personal information) or call us at 314.298.0055 or 800.522.6009.

1.6 ELECTRONIC DOCUMENTS

In order to establish Electronic Account Access you must also read and consent to Electronic Documents Delivery Agreement, at the end of this Agreement.

1.7 JOINT ACCOUNTS

If any of your Accounts accessed using the eBranch are Joint Accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all transfers to or from any and all Accounts as provided in this Agreement. You confirm that, if any of your Accounts is a Joint Account, your Joint Account holder has consented for you to include your Joints Accounts in the eBranch. VCU will end your use of the eBranch if any Joint Account holder notifies VCU that he or she never consented to your use of the eBranch or that he or she is withdrawing consent for you to include the Joint Account as a part of the eBranch. Each joint owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to make any transaction permitted under this Agreement. Each joint owner is authorized to act for the other account owners, and VCU may

accept orders and instructions regarding any transfers or withdrawals on any account from any joint owner. A joint owner must establish his/her own unique username and password to access your joint account. By doing so, the joint owner may also access funds and/or information on accounts which he/she may not be a joint owner.

1.8 STOP PAYMENTS (ACCOUNT CHECKS)

A stop payment request will be processed immediately. A stop payment fee (in the amount set forth in the most current VCU Fee Schedule) will be deducted from your checking or Premier Money Market account at the end of the current business day per stop payment or sequential range of checks. This stop payment order will be effective for 6 months after the date accepted and will automatically expire after that period unless renewed by you.

1.9 SAVINGS ACCOUNT WITHDRAWAL LIMITATIONS—FEDERAL REGULATION D

Federal regulations prohibit you and any joint owner from making more than six (6) transfers or withdrawals each month, from your Regular Savings, Special Savings, or Premier Money Market Account, by means of the following:

- Pre-authorized or automatic transfers/withdrawals;
- Automated Phone Access transfers;
- Telephone transfers;
- Transfers via any Device.

After the limit of six (6) Regulation D classified transactions (per month), additional Regulation D transfers from your account will not be completed. If transactions exceed six (6) per month, as outlined above, your Electronic Access will be subject to termination.

In reference to Regulation D, regarding your Regular Savings, Special Savings, and Premier Money Market Account, you can make unlimited transfers by the following means:

- Transfers to any Vantage Loan Account
- Transfers or withdrawals made at an ATM from Regular Savings
- Transfers or withdrawals made in person at a VCU branch location

1.10 FEES AND CHARGES

Please refer to the most current Vantage Credit Union Fee Schedule for applicable fees.

1.11 TERMINATION OF ELECTRONIC ACCOUNT ACCESS

You may terminate this Agreement and your Electronic Access to the eBranch at any time by notifying us in writing of your intent to cancel. You may terminate this Agreement by either: 1) sending a secure electronic message; or 2) by providing thirty (30) days written notice by postal delivery addressed to Vantage Credit Union at 4020 Fee Fee Rd. Bridgeton, MO. 63044. Termination is effective thirty (30) days after VCU's receipt of your written notice of termination by postal delivery or at the date and time of VCU's "on screen" confirmation of electronic termination. We recommend you save and print your confirmation of the cancellation for your records.

Termination shall not negate or nullify the legal effectiveness, validity or enforceability of documents provided to you prior to the effective date of termination. You must also cancel all transfers and bill payments at that time. Upon written notification from you, VCU will terminate your username and password and your Electronic Access and access to the eBranch. VCU may terminate your Electronic Access to the eBranch as per the Vantage Credit Union Membership and Account Agreement, Termination of Account or Membership sections. Whether you or VCU terminates this Agreement, the termination shall not affect your obligations under the Vantage Credit Union Membership and Account Agreement and/or any loan or line of credit agreement or other agreement with VCU.

1.12 AUTOMATED PHONE ACCESS

In order to use the Automated Phone Access service, you must first enable access and set your password (PIN) via your personal profile within your Electronic Access. You may use this service as set forth in and in accordance with the terms of this Agreement, and the Vantage Credit Union Membership and Account Agreement.

1.13 LIABILITY

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

1.14 AGREEMENT REVISIONS

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 us, and supersedes and replaces all other agreements or understandings, whether written or oral, regarding the subject matter of this Agreement. This Agreement may be amended by you, or any of our rights waived, only if an authorized employee of VCU agrees in writing to such changes. Your continued use of your 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 through 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 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 Notification Preferences. You may choose to accept or decline amendments, cancellations or changes by continuing or discontinuing the Electronic Access or services to which these changes relate, at your option. We also reserve the option, in our sole discretion, to waive, reduce or reverse charges or

fees in individual situations. This Agreement constitutes the sole and entire agreement between you and us with respect to the eBranch and any and all prior agreements with respect to the eBranch are superseded by this Agreement.

1.15 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.

2. BILL PAY

2.1 SERVICE

Access to the Bill Pay service must be established via your Electronic Access. You may use VCU's bill paying service, Bill Pay, to direct VCU to make payments from your designated checking account to the Payees you choose in accordance with the terms and conditions of this Agreement. The terms and conditions of this Agreement are in addition to the account agreements, disclosures and other agreements in effect from time to time governing your Accounts (including but not limited to Vantage Credit Union Membership and Account Agreement, the Credit Line Account Agreement and Disclosure, and the Vantage Fee Schedule). You acknowledge this service is accessible only after logging into your Electronic Access and accepting this Agreement.

2.2 PAYEES/PAYMENTS

VCU reserves the right to refuse the designation of a Payee for any reason. Payments to governmental agencies, tax payments or court ordered payments are prohibited Payees under this Agreement. You may pay any Payee within the United States (including U.S. territories and APOs/AEOs). VCU is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information. Payments are processed only on a business day (generally Monday through Friday, except certain holidays) and must be submitted prior to the daily cut-off time of 1:00 p.m. CST (the "Deadline"). VCU reserves the right to change the cut-off time without further notice.

2.3 THE BILL PAYING PROCESS

A single payment will be processed on the business day (Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to 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 date (weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date that falls on a non-business day.

When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first business day prior to the calculated process date;
- If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

If your frequency settings for the 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 is used as the calculated process date.

2.4 SINGLE AND RECURRING PAYMENTS

The system will calculate an estimated arrival date of 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 check payments and three (3) business days for electronic payment to reach your Payee.

2.5 CANCELLING A PAYMENT

A bill payment can be changed or cancelled, any time prior to the Deadline on the scheduled process date. VCU is not responsible for any Bill Pay payment made before VCU has a reasonable opportunity to act on your termination notice. You remain obligated for any Bill Pay payments made by VCU on your behalf.

2.6 ADDITIONAL FEATURES

You may elect to send a GiftPay-e card as a gift or to make a donation. An additional service charge will appear and will be applied when this feature is utilized and will be debited from your checking account on the processing date. Unlike other payments processed via Bill Pay, the gift 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 It! Feature. An additional service charge will appear and will be applied when this feature is utilized and will be debited from your checking account.

2.7 AVAILABLE FUNDS

You agree to have available and collected funds on deposit in the Account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to VCU. VCU reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this Agreement. If you do not have sufficient funds in the Account and Vantage Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations and any related fee(s) on demand. You further agree that VCU, at its option, may charge any of your Accounts with VCU to cover such payment obligations as per the Vantage Credit Union Membership and Account Agreement.

2.8 FEES AND CHARGES

VCU reserves the right to charge you for research time involving Bill Pay payments no longer available in your screen history. You will be informed of any such charges before they are incurred. Bill Pay payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Services Agreement and Disclosure

in the Vantage Credit Union Membership and Account Agreement, which discloses important information concerning your rights and obligations. Please refer to the Vantage Credit Union Membership and Account Agreement.

2.9 LIABILITIES

You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment and any fee incurred as a result of the bill payment. VCU is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.

3. MYE-DEPOSIT REMOTE DEPOSIT CAPTURE SERVICES

3.1 SERVICES

MyE-Deposit is an Electronic Access Device program called MyE-Deposit whereby digital images of checks payable to an Account Owner may be electronically deposited to eligible Regular Savings or eligible checking accounts.

Your use of MyE-Deposit constitutes acceptance of the terms and conditions of this Agreement. Following VCU's receipt of notification approving your use of MyE-Deposit, you are authorized by VCU to remotely deposit original paper checks you receive to your Account by electronically transmitting a digital image of the paper checks to VCU for deposit via your Electronic Access to your Regular Savings or checking account. For Electronic Access, it is your responsibility to insure the "install from known sources" is not enabled. It is your further responsibility to install the Vantage Credit Union Device application to your mobile device to allow you to access the mobile version of MyE-Deposit.

You agree to comply with our hardware and software requirements. You understand that you are solely responsible for the Device security when you log in to your Electronic Access via any Device. This security will utilize anti-virus software, a firewall, password protected access and programs installed from trusted sources only. When using MyE-Deposit, you understand that check images captured using any Device may be stored on the Device. Check images captured using some Devices are stored on the Device only until the associated deposit has been successfully submitted. You agree to promptly submit each deposit. In the event that you are unable to promptly submit your deposit, 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 will delete the associated images from the application and your Device.

Upon receipt of the digital image, VCU will review the image for acceptability. You understand and agree that receipt of an image does not occur until after VCU notifies you of receipt of the image via the Deposit History feature. You understand that in the event you receive a notification from VCU confirming receipt of an image, such notification does not mean that the image is free from errors or that VCU is responsible for any information you transmit to VCU. Also, VCU is not responsible for any image that VCU does not receive. Following receipt of the image, VCU may process the image by preparing a "substitute check" or clearing the item as an image. Notwithstanding anything herein to the contrary, VCU reserves the right, within its sole and absolute discretion, to accept or reject any item for remote deposit into your Account. You understand that any amount credited to your Account for items deposited using MyE-Deposit is a provisional credit and you agree to indemnify VCU against any loss VCU may suffer because of its acceptance of the remotely deposited check.

You acknowledge, your failure to comply with any/or all of the terms contained herein may result in VCU discontinuing your My E-Deposit access.

3.2 DERIVATIVE WORKS

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

3.3 COMPLIANCE WITH LAW

You agree to use the products and MyE-Deposit for lawful purposes and in compliance with all applicable laws, rules and regulations, as well as all laws pertaining to the conduct of my business if applicable. 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. You promise to indemnify and hold VCU harmless from any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of my Electronic Access and this Agreement.

3.4 CHECK REQUIREMENTS

Any image of a check that you transmit to VCU must accurately and legibly provide all the information on the front and back of the check at the time presented to VCU by the drawer. Prior to creating a digital image of the original check, you will endorse the back of the original check. Your endorsement will include:

- Signature of each Payee (all payees must be account owners)
- For deposit only at Vantage Credit Union
- Please note: For record retention, you may wish to include:
 - Via MyE-Deposit
 - Date

The digital image of the check transmitted to VCU must accurately and legibly provide, among other things, the following information: (a) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the 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. The image quality for the check will meet the standards for image quality established by VCU, the American National Standards Institute, the Board of Governors of the Federal Reserve, and any other regulatory agency, clearing house or association.

3.5 ACCEPTANCE OF DEPOSITS

VCU may automatically accept your electronic deposit or may hold your deposit for review. If an electronic deposit is held for review VCU will send you an e-mail acknowledging VCU's acceptance or rejection of each electronic deposit that was held for review. The account history will reflect the business date of each deposit.

3.6 REJECTION OF DEPOSIT

VCU may, but is not required to, send you an e-mail acknowledging VCU's rejection of each electronic deposit you make. VCU is not liable for any service or late charges levied against you due to VCU's rejection of any item. In all cases, you are responsible for any loss or overdraft plus any applicable fees due to VCU as a result of an item being returned.

3.7 ITEMS RETURNED UNPAID

You will be notified in writing of any item(s) submitted and accepted for MyE-Deposit to your Account which is subsequently returned unpaid. You authorize VCU to debit the amount of such item(s) from the Account plus any applicable fee(s) due to VCU.

3.8 EMAIL ADDRESS

You agree to notify VCU immediately if you change your email address and update your email address within the Profile & Security tab, as this is the email address where VCU will send you notification of receipt of remote deposit items.

3.9 UNAVAILABILITY OF SERVICES

You understand and agree that MyE-Deposit may at times be temporarily unavailable due to VCU system maintenance or technical difficulties including those of the Internet or data service provider and Internet software. In the event that MyE-Deposit is unavailable, you acknowledge that you can deposit an original check at VCU branches or through VCU owned or CO-OP Network ATM or by mailing the original check to VCU at Vantage Credit Union, P.O. Box 4433, Bridgeton, MO 63044. It is your sole responsibility to verify that items deposited using MyE-Deposit have been received and accepted for deposit by VCU. However, subject to hardware malfunctions and the availability of internet service, VCU will email notification of items that are rejected by the next business day following rejection.

3.10 FUNDS AVAILABILITY POLICY

You understand and agree that, for purposes of deposits made using MyE-Deposit, the place of deposit is Bridgeton, Missouri. My E-Deposits are accepted to eligible Regular Savings and/or eligible checking accounts. With regard to the availability of deposits made using MyE-Deposit, such funds will be available as set forth below:

General Policy. VCU's policy is to make funds from MyE-Deposits available to you on or before the second business day after the business day VCU receives and accepts a deposit. The first \$200 of your deposit into your checking account will be available on the first business day following the accepted deposit. Once funds are available, you may withdraw them in cash. VCU will also use the funds to pay checks you have written and other items authorized by you. To determine whether your deposits are available, every day is considered a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before close of business on a business day VCU is open, VCU will consider that day to be the day of your deposit. However, if you make a deposit after business hours, or on a day VCU is not open, VCU will consider the deposit to have been made on the next business day VCU is open. Even after VCU has made funds available to you, and you have withdrawn the funds, you are still responsible for checks you have deposited that are returned to VCU unpaid, and for any other problems involving your deposit and VCU will reverse the credit to your account for any deposit which is returned to VCU.

Reservation of Right to Hold. In some cases, VCU will not make all of the funds you deposit by check available to you on the second business day after VCU receives your deposit. However, the first \$200 of your deposit into your checking account will be available on the first business day after the day of your deposit. If VCU does not make all of the funds from your deposit available on the second business day, VCU will notify you. VCU will mail or email you the notice by the next business day after VCU accepts your deposit.

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

- VCU believes a check you deposited will not be paid;
- You deposit checks totaling more than \$5,000 on any one day;
- You re-deposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as a failure of communications or computer equipment.

VCU will notify you if VCU delays your ability to withdraw funds for any of these reasons, and VCU 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.

3.11 ACCOUNTHOLDER'S WARRANTIES

You make the following warranties and representations to VCU with respect to each image of an original check you transmit to VCU utilizing MyE-Deposit:

Each image of a check transmitted to VCU 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 will not deposit or otherwise endorse to a third party the original item (the original check) 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 MyE-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 subsequently remains true and correct, and in the event any such information changes, you will immediately notify VCU of the change.

You have not knowingly failed to communicate any material information to VCU.

You have possession of each original check deposited using MyE-Deposit and no party will submit the original check for payment.

3.12 VIRUSES

Files and images transmitted to VCU will contain no viruses or any other disabling features that may have an adverse impact on VCU's network, data or related systems.

3.13 STORAGE OF ORIGINAL CHECKS

You will securely store each original check for a period of ninety (90) days. After such period expires, you will destroy the original check. You will provide the original checks to VCU upon VCU's request. You understand and agree that you are responsible for any loss caused by your failure to secure the original checks.

3.14 PERIODIC STATEMENT

Any remote deposits made through MyE-Deposit will be reflected on your account statement. You understand and agree that you are required to notify VCU of any error relating to images transmitted using MyE-Deposit by no later than sixty (60) days after you receive the periodic statement that includes any transaction you allege is erroneous. You are responsible for any errors that you fail to bring to VCU's attention within such time period.

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 VCU.

3.16 UNACCEPTABLE DEPOSITS

You understand and agree that you are not permitted to deposit the following items using the MyE-Deposit Services:

1. any item drawn on your Account or your affiliate's account;
2. any item that is stamped with a "non-negotiable" watermark;
3. any item that contains evidence of alteration to the information on the check;
4. any item issued by a financial institution in a foreign country;
5. any item that is incomplete;
6. any item that is "stale dated" or "postdated";
7. any item that is not a negotiable instrument;
8. any item that is made payable to a business;
9. any item not listing current account owner(s) as Payee; or
10. savings bonds

3.17 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 VCU for deposit or a breach of this Agreement, you will immediately contact VCU regarding such error or breach either by telephone at 314.298.0055 or 800.522.6009, or email VCU at eCommerceSupport@vcu.com. If you choose to send an email, please do not include your full account number or social security number. Doing so may jeopardize your privacy if sent via a connection that is not secure.

4. SWIPE2SAVE

When you enroll in our Swipe2Save savings service, we transfer the amount you specify into your savings account every time a debit card transaction clears your account.

We aggregate the amount to be transferred from purchases that post to your checking account each business day and make a single transfer (the "Swipe2Save" transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your checking account or your checking account meets the low balance threshold that you set or if any transaction has overdrawn your checking account, we do not make the Swipe2Save transfer for that day.

If your debit card purchase is subsequently canceled or reversed, the correspondence Swipe2Save transfer will remain in the savings account. We may cancel the Swipe2Save service at any time. Swipe2Save is available only with a debit card linked to your VCU checking account.

5. Apple TOUCH™ and Other Biometric Authentication

Apple Touch and other biometric authentication is an optional authentication method offered by Vantage Credit Union to sign into Vantage Credit Union Mobile Banking through 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. Vantage Credit Union never sees your biometric information and does not store this biometric information. Your User ID and password will be encrypted and stored in your Device's Apple® iOS 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 are stored is authorized to access the personal and financial information available through the mobile banking app.

Vantage Credit Union reserves the right to suspend or disable this feature at any time. Touch ID and any other biometric authentication can only be associated with one Vantage Credit Union Profile and Security 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 at vcu.com (do NOT include personal information) or call us at 314.298.0055 or 800.522.6009.

Apple, Touch ID™ and Face ID™ are trademarks of Apple, Inc.

6. ANDROID™ DEVICE FINGERPRINT IDENTIFICATION

Fingerprint identification for Android™ Devices is an optional authentication method offered by Vantage Credit Union to sign into Vantage Credit Union Mobile Banking using an Android Device. You can turn this feature on or off by checking or un-checking the "Fingerprint Identification" check box on the login screen of your Android Device. Fingerprints are stored on your Android Device only. Vantage Credit Union never sees your fingerprint information and does 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 banking app.

Vantage Credit Union reserves the right to suspend or disable this feature at any time. Fingerprint identification can only be associated with one Vantage Credit Union Profile and Security 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 at vcu.com (do NOT include personal information) or call us at 314.298.0055 or 800.522.6009.

Android™ is a trademark of Google Inc.

7. QUICK BALANCE

Quick Balance allows you to quickly access your account balances and recent transactions without logging into the full version Vantage Credit Union Mobile Banking app. With Quick Balance, you can always stay on top of your financial status. Before you can take advantage of this new feature, you will need to enable this feature in your Vantage Credit Union Mobile Banking app.

8. LIMITATION OF WARRANTY AND LIABILITY

YOU UNDERSTAND AND AGREE THAT THE EBRANCH SERVICES ARE PROVIDED "AS IS." YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE EBRANCH SERVICES IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE 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.

EXCEPT AS EXPRESSLY SET FORTH ON THE WEBSITE OR IN THIS AGREEMENT, VCU DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD-PARTY RIGHTS; AND VCU MAKES NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE EBRANCH SERVICES, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE EBRANCH SERVICES, THE ACCURACY OF ANY INFORMATION RETRIEVED BY VCU FROM THE ACCOUNTS OR THAT THE EBRANCH SERVICES WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE. EXCEPT AS DESCRIBED IN THIS AGREEMENT, VCU WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR VANTAGE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE OR MAINTENANCE OF ANY COMPUTER HARDWARE, SOFTWARE, SMART PHONE, MOBILE APP, OR OTHER EQUIPMENT OR RESULTING FROM THE USE OF OR THE INABILITY TO USE THE EBRANCH SERVICES, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY VCU FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY YOU OR A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE EBRANCH SERVICES, 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 VCU HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9. INDEMNIFICATION

You understand and agree that you are indemnifying VCU and its vendors/licensors and you will hold VCU harmless against any and all claims, actions, damages, liabilities, costs and expenses, including attorneys' fees and expenses arising from your use of the eBranch Services and any breach of this Agreement. You agree to indemnify, defend and hold harmless VCU, VCU's 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 the eBranch Services; (b) VCU's reliance on the 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 under this Agreement including, but not limited to, any breach which results in the unauthorized and/or non-permissible use of information obtained via VCU's online account access or the eBranch Services and/or (e) your infringement, or infringement by any other user of your Electronic Access at VCU's website or applications, of any intellectual property or other right of any person or entity. You understand and agree that this paragraph shall survive the termination of this Agreement.

10. RIGHT TO OFFSET; SECURITY INTEREST

VCU shall have the right to offset any fees or other liabilities arising under this Agreement against the Account without notice to you. You hereby grant VCU a security interest in the Account and all of your other accounts with VCU, 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, VCU shall be deemed a secured party for all purposes with respect to your accounts and all amounts held in the accounts.

11. MISCELLANEOUS

11.1 SURVIVAL

You agree that VCU's rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on VCU's liability, and VCU's rights to indemnification under this Agreement are continuing and will survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. VCU's failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of VCU's right to subsequently enforce such provision or any other provisions of this Agreement.

11.2 THIRD-PARTY BENEFICIARIES

This Agreement is for the sole and exclusive benefit of you and VCU and is not intended to benefit any third party, except VCU's vendors and/or licensors. You and VCU acknowledge and agree that any party that licenses any software to VCU, 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.

11.3 AUTHORIZATION AND AGREEMENT

This Agreement and as it may be amended from time to time constitutes the entire agreement between you and VCU with respect to the subject matter hereof, supersedes any prior agreements between you and VCU with respect to the subject matter hereof, and shall be binding upon VCU, you and your respective successors and permissible assigns.

11.4 RELATIONSHIP TO OTHER DISCLOSURES

The information in this Agreement applies only to the 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.

11.5 BUSINESS DAY AND HOURS

VCU's business days are Monday through Friday, excluding Federal holidays. VCU's business hours are Monday, Tuesday, Thursday 9:00 a.m. to 5:00 p.m., Wednesday 10:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 5:30 p.m., Central Standard Time.

11.6 GOVERNING LAW OF THIS AGREEMENT

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

11.7 CHANGES IN FINANCIAL CIRCUMSTANCES

You understand and agree that you must inform VCU 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 VCU any financial records VCU reasonably requests to determine your financial status during the term of this Agreement.

11.8 CONFIDENTIALITY

You acknowledge and agree that confidential data relating to VCU's 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 the eBranch Services. You understand and agree that you are prohibited from disclosing and agree to maintain the confidentiality of VCU's Confidential Information.

11.9 WAIVER

The failure of VCU to seek a 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 VCU shall have all remedies provided herein with respect to any subsequent act which would have originally constituted the violation hereunder.

11.10 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 shall at any time be deemed to be an employee, servant, agent or contractor of the other party for any purpose whatsoever.

11.11 INCORPORATION BY REFERENCE

The Vantage Credit Union Membership and Account Agreement, Account Disclosures and Fee Schedule, are hereby incorporated into and made a part of this Agreement. In the event of a discrepancy between this Agreement and Vantage Credit Union Membership and Account Agreement, Account Disclosures and Fee Schedule, this Agreement will control.

11.12 HARDWARE AND SOFTWARE REQUIREMENTS

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 the Credit Union website and will be updated from time to time. Any such updates shall be deemed to amend this Agreement.

12. ELECTRONIC DOCUMENT DELIVERY AGREEMENT

When you accept this Agreement, you are consenting to the electronic delivery of documents ("Electronic Document Delivery"), including your periodic statements from Vantage Credit Union and the use of electronic signatures. You acknowledge that you have read, understand and agree to the terms of this Electronic Document Delivery Agreement.

Electronic Document Delivery applies to the electronic delivery of all current and future documents, customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, prospectuses, trade confirmations, notices, responses to claims, transaction history, privacy policies and all other information related to any product, service, eBranch Service or Account, including but not limited to information that we are required by law to provide to you in writing ("Communications") and will remain in effect unless it is canceled by you. It is recommended that you save or print Communications for your records.

Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account or the product or service available through the eBranch for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications we may include from time to time as part of the enrollment in the Electronic Document Delivery program ("Electronic Statements").

Your consent to receive electronic Communications does not automatically enroll you in Electronic Statements. You must separately confirm that you would like to stop receiving paper account statements (and any other types of Communications we may include in Electronic Statements) by U.S. Mail.

VCU will use its best efforts to deliver the Communications to your Electronic Access promptly. You may access these documents via electronic means on an Internet-enabled device. In addition to availability within the VCU eBranch, VCU may, at its sole discretion, send you an unsecured courtesy email message to the email address appearing in your Profile & Security stating that the documents have been sent to your Electronic Access. It is your responsibility to periodically logon to your Electronic Access with VCU and check the delivery of new electronic documents even if you do not receive the email notification.

We may also use and obtain Electronic Signatures from you. For purposes of this Electronic Document Delivery Agreement, "Electronic Signature" means an alternative to a written signature where an electronic indication is added to a document indicating the approval of the contents of the document. VCU may require additional authentication when requesting an electronic signature.

12.1 EQUIPMENT/ACCESS REQUIREMENTS

In order to elect to receive your documents electronically, you must have a Device that can obtain access to the internet and have the ability to open and read .pdf documents. You are solely responsible for the cost and maintenance of such equipment and access to the internet. Additionally, please check any email filtering software you may be using to ensure that it does not screen out email notifications from VCU. You are solely responsible for accessing your Electronic Access to retrieve your documents. VCU is not obligated to monitor whether you are accessing your account to retrieve your documents. In order to provide an Electronic Signature, VCU may require you to download and install certain software that has been approved by VCU for use in creating an Electronic Signature.

12.2 PROTECT YOUR PASSWORD

You are responsible for the use, protection and confidentiality of your password, as well as other account numbers, account information, e-mail address information and contents of your Profile & Security information. You agree to notify VCU immediately if you become aware of any theft, loss or unauthorized use of your account number and/or password. Delivering your password to another person constitutes authorization for that person to conduct any and all future transactions on your account. You agree it is your responsibility to contact us immediately if you are prevented access due to incorrect password. It is your responsibility to provide VCU with true, accurate and complete email addresses, contact and other information and to maintain and update promptly any changes to this information. Please contact us at vcu.com or 314.298.0055 or 800.522.6009.

12.3 OPEN AND READ YOUR DOCUMENTS

You are solely responsible for accessing, opening and reading your documents. Documents, including but not limited to e-statements, will be dated the day the document is added to your Electronic Document Delivery access within eBranch but not later than the date of the email notifying you of their availability (the "Email Date"). You must promptly access/review the documents and any accompanying items and notify us in writing within the applicable time period specified in your Vantage Credit Union Membership and Account Agreement of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statements(s) shall begin on the Email Date regardless of when you receive and/or open each document. Documents will not be denied legal effect, validity or enforceability solely because they are in electronic form. All Communications in either electronic or paper format will be considered "in writing" and delivered by "mail." You are responsible for promptly notifying VCU if any documents you received are not accessible or are incomplete or unreadable.

12.4 AMENDMENTS

VCU reserves the right, at any time, to amend the terms of this Electronic Document Delivery Agreement or any portion of the Vantage Credit Union Membership and Account Agreement and any applicable fees and charges at any time by posting a revised version on our website, vcu.com, or, where required by law, providing notice to you via U.S. Mail, electronic mail or by secure message through the eBranch Service or as otherwise allowed or required by applicable law. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. You will be deemed to have accepted all amendments regarding Electronic Document Delivery made by VCU unless you revoke your acceptance of Electronic Document Delivery pursuant to the following Cancellation Rights section within ten (10) calendar days from the date of delivery of the amendment to your VCU Electronic Access.

12.5 CANCELLATION RIGHTS

You may cancel this Electronic Document Delivery at any time by (A) providing thirty (30) days written notice by postal delivery addressed to VCU at 4020 Fee Fee Rd. Bridgeton, MO. 63044 or (B) by selecting the un-enroll option within the eBranch and following the instructions for the electronic delivery cancellation. Cancellation is effective thirty (30) days after VCU's receipt of your written notice of cancellation by postal delivery or at the date and time of VCU's "on screen" confirmation of electronic cancellation. We recommend you save and print your confirmation of electronic delivery cancellation for your records. Cancellation shall not negate or nullify the legal effectiveness, validity or enforceability of documents provided to you prior to the effective date of cancellation.

VCU may cancel your access to Electronic Documents at any time and for any reason, reverting to delivery of printed documents by postal service or as otherwise allowed or required by applicable law.

12.6 WARRANTIES AND LIMITATIONS OF LIABILITIES

VCU makes no warranty that Electronic Documents will meet your specific requirements or function in uninterrupted or error free manner. You represent and warrant that you have the equipment and access capabilities to receive documents electronically under this Delivery Agreement.

You agree that VCU is not and will not be liable to you or any other person for any loss or damage arising from:

- Your failure to comply with any provisions of this Agreement and any amendment to it; and
- Your failure to access your VCU personal account to retrieve documents; and
- Any interruption in Electronic Documents due to problems or technical failures with your equipment; and
- Any error or delays in communication and/or transmission lines; and
- The electronic transmission of information through an unsecured courtesy email or anyone accessing your emails; and
- Any occurrence beyond VCU's reasonable control

12.7 GOVERNING LAW OF ELECTRONIC DOCUMENT DELIVERY AGREEMENT

You acknowledge and agree that your consent to Electronic Document Delivery is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and VCU both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means and that the internal laws of the state of Missouri and applicable federal laws, including but not limited to the Act shall govern.

12.8 ACCEPTANCE AND CONSENT

By consenting to this Electronic Document Delivery, you agree to the following statements:

I have read, understand and agree to be bound by the terms and conditions described above and consent to receive electronic Communications according to the process described above. I understand that I may incur costs, including but not limited to online time and other charges from my internet service provider, in accessing and/or viewing such document(s).

I understand and agree that: (i) certain documents will continue to be delivered to me via U.S. Mail that are not included in the Electronic Statements program and that in the future some or all of these documents may be made available for me to view electronically in accordance with this Agreement; (ii) my consent to view documents electronically does not automatically expire and is not limited as to duration; (iii) the entity or entities with which I have my Account(s) and/or their agents may revoke my participation in the Electronic Statements program at any time at their discretion; (iv) neither entity or entities with which I have my Account(s), nor their agents will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this Agreement; and (v) inserts that may be provided along with my account statements contain important information or disclosures concerning my Account and I agree to review such inserts in a timely manner.

13. AUTHORIZATION AND AGREEMENT

By completing enrollment and accessing the eBranch you are accepting this Agreement, including all provisions. You understand that you are requesting current and future electronic services as listed above. You agree that you are contractually liable according to the applicable terms of the Vantage Credit Union Membership and Account Agreement, applicable account disclosures, the Credit Line Account Agreement and Addendum, the Fee Schedule, and all the terms and amendments VCU makes from time to time that are incorporated herein. You acknowledge receiving a copy of the Agreement, Vantage Credit Union Membership and Account Agreement, Credit Line Account Agreement, Loan Agreement and Addendum disclosures and Fee Schedule, as applicable depending on your account relationship with VCU, and promise to pay all amounts charged to your account according to the terms thereof. If you have a Joint Account, you agree that such liability is joint and several. You understand that you will be liable for any advances, transactions, or money requested by any joint owner(s). If you are a Co-Borrower, you agree that such liability is joint and several and you understand that you will be jointly and severally liable for any loan payments due and owing to the extent of your liability on the loan.

You have read and understand the terms of this Agreement and by clicking on the button you hereby agree to be bound by the terms and conditions of this Agreement.