

Dubois-Pike Federal Credit Union
Account to Account (A2A) Transfer Service Agreement

Please read this information carefully and print and/or retain a copy for your records.

This agreement is between Dubois-Pike Federal Credit Union (hereinafter referred to as “Credit Union, we, us, our, Originator or DPFCU”), and each participating member of DPFCU’s A2A Transfer Service, together with any person who is authorized by a member to use or access this service (hereinafter referred to as “Member, I, We, Me, you, your or yours”).

SCOPE OF AGREEMENT

This Agreement sets forth the terms and conditions under which you may from time to time request a transfer of funds in your DPFCU account(s) to an account you own at another financial institution or a transfer from that account to your DPFCU account. These terms and conditions affect your rights and you should read them carefully. By clicking the "I AGREE" button below, you agree to the terms and conditions set forth in this agreement. DPFCU reserves the right to provide information and notices about the A2A Transfer Service to you by non-electronic means.

This agreement covers all transfers using the External A2A Transfer Service initiated by you from time to time through the Dubois-Pike Federal Credit Union online banking service. All transactions are subject to the terms of your Account Agreement and Electronic Funds Transfer Agreement and Disclosures you received at account opening and any updates hereafter, as well as any other agreements and applicable laws and regulations.

ELIGIBILITY AND ENROLLMENT

To use the A2A service you must:

- Have an account in good standing at Dubois Pike Federal Credit Union for a least 30 days
- Be qualified by management of DPFCU based on risk criteria
- Be registered and enrolled in Online/Mobile Banking Service

DESCRIPTION OF SERVICE

The External A2A Service enables you to initiate a transfer of funds: 1) from my eligible DPFCU account to a verified account at another institution; 2) from a verified account at another institution to my eligible DPFCU account.

All requests must be made through DPFCU’ online banking service.

You will need to enroll each of your financial institutions accounts that you wish to use for this service.

The verification process must be completed by you prior to using the service.

AUTHORIZATION TO TRANSFER FUNDS USING EXTERNAL A2A SERVICE

You hereby represent and warrant to DPFCU (its directors, officers, employees, and agents) that you own each eligible DPFCU account, each verified account and have full right and authority to all the funds on deposit therein. You authorize DPFCU to execute and charge your eligible DPFCU account (s) for any A2A transfers requested to a verified account and from a verified account to your eligible DPFCU account, including any related fees.

Transactions will be subject to any applicable dollar and time limits to complete certain types of transfers in accordance with the procedures established by DPFCU.

I further acknowledge that the acceptance and processing of an External A2A transfer requested is subject to the terms and conditions stated in this Agreement & Disclosure, as amended from time to time. This authorization shall remain in full force and effect until I have informed DPFCU either through a secure message or by phone at (812) 634-9278, during normal Credit Union business hours, that I have revoked my authorization and DPFCU has a reasonable opportunity to act on it.

INFORMATION RELIED UPON BY DPFCU

I acknowledge and agree that DPFCU is relying upon the information I provided in originating an External A2A transfer on my behalf. Any errors in the information, including incorrect or inconsistent account names and numbers, or the ABA number, or name of the financial institution holding my Verified Account are my responsibility. Although I represent and warrant to DPFCU that I am the owner of each Verified Account and describe it to DPFCU by name and account number (or any other number), I understand and agree that if External A2A transfer instruction identify a Verified Account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. I understand that financial institutions holding my Verified Accounts may not investigate discrepancies between names and numbers. In addition, I agree that DPFCU has no responsibility to investigate discrepancies between names and account numbers.

LIMITED POWER OF ATTORNEY

In connection with any request to transfer funds using the External A2A service, I hereby give, to DPFCU, a limited power of attorney and appoint DPFCU as my true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for me and in my name, and in all capacities to originate deposits into or withdrawals from my Verified Accounts and in complying with all applicable security procedures applicable to such transfers as I might or could as if I were in person. Once DPFCU has actual knowledge that I wish to cease using the External A2A service as provided in this Agreement this limited power of attorney shall be deemed revoked; provided that DPFCU has had a reasonable opportunity to act on such knowledge. I always understand and agree that my relationship with the Financial Institution that maintains each Verified Account is independent of DPFCU and my use of the External A2A service. I shall not hold DPFCU responsible for any acts or omissions by the financial institution interruption of discontinuance of it.

I ACKNOWLEDGE AND AGREE THAT WHEN DPFCU ORIGINATES A REQUEST FOR A TRANSFER USING THE EXTERNAL A2A SERVICE, DPFCU IS ACTING AS MY AGENT. I AGREE TO INDEMNIFY AND HOLD HARMLESS DPFCU AS MY AGENT UNDER THIS LIMITED POWER OF ATTORNEY AS MORE FULLY DESCRIBED BELOW.

SECURITY PROCEDURES

I agree that DPFCU will initiate a funds transfer request for me only after I access my eligible DPFCU Account(s) through its online banking service. DPFCU shall not be liable for any delay in processing my External A2A transfer request if I fail to comply with the security procedures (or any other that may be established by DPFCU from time to time). I acknowledge and agree that DPFCU has established a reasonable security procedure for the External A2A service. I understand that the security procedure is designated to authenticate my identity before accepting a request for an External A2A transfer and not to detect errors in the content of my instructions.

VERIFICATION OF ACCOUNTS AT OTHER FINANCIAL INSTITUTIONS

After agreeing to this Agreement and providing any additional information requested, I may enroll accounts that I hold at other financial institutions (each, a “Third-Party Account”) in the External A2A service. I hereby authorize you to require verification of each Third-Party Account. I agree to verify each Third-Party Account by confirming an initial withdrawal (debit) and initial deposit (credit) that you make to each requested Third-Party Account. I authorize DPFCU to make a trial deposit transfer and a trial withdrawal transfer, in which one or more low value deposits that will be credited to the account and one or more low value withdrawals that will be debited to the account. The trial credit will be greater than or equal to the trial debit(s). When the account is ready to be verified, the status next to the Institution Name will change to verify. I will then verify the amount of each credit and debit into the Third-Party Account. Upon proper verification, the account is ready to setup External A2A transfers.

EXECUTING EXTERNAL A2A TRANSFERS

Funds requested to be transferred will be credited to your Financial Institution account which will be available within 2 business days, provided you have met the Credit Union’s cutoff time for submitting External A2A transfers. The cutoff time for initiating transfers is 3:00 p.m. EST. Funds requested to be transferred will be debited/credited to the Credit Union or the Financial Institution account, according to the receiving Financial Institution’s availability and transaction processing schedule. Credit availability times are subject to debit funds verification. Crediting of funds at DPFCU will follow the Reg. CC Funds Availability Policy which you were provided at the time of account opening. If any of the days noted fall on a holiday, either Federal or DPFCU, the transfers will take place on the next business day that follows the requested date. Request for transfer of funds may be cancelled by 3:00 p.m. EST the day prior to the scheduled transfer date.

I/we acknowledge that the origination of ACH transactions or automatic transfer to or from my/our account(s) must comply under the rules of the National Automated Clearing House Association (NACHA).

LIMITS ON EXTERNAL A2A TRANSFERS

DPFCU reserves the right to change Minimum, Maximum, and Daily limits at any time. The following limits on transfer amounts are calculated against all outstanding transfers, which are transfers that have been requested but not yet paid.

Transfer	Amounts
Minimum per transaction	\$20.00
Maximum per transaction	\$3,000.00
Daily Limit	\$3,000.00
Monthly Limit	\$10,000.00

The above limits apply to the total of all External A2A transfers of a specific type for all accounts enrolled in the service.

SERVICE FEES AND CHARGES

I understand and agree that I am responsible for paying all fees associated with my use of the External A2A Service. I authorize DPFCU to charge my DPFCU Account (or any other of my accounts at DPFCU) for any services fee and charges applicable to transfers requested through the External A2A Service in accordance with DPFCU’s fee schedule in effect at the time I make an External A2A transfer

request. DPFCU reserves the right to change the fees charged for use of the External A2A Service. A DPFCU Fee Schedule is available on our website, in the lobby or by calling and requesting a copy.

ACTIONS TAKEN UPON AN UNSUCCESSFUL EXTERNAL A2A TRANSFER

If requested funds transfer could not be completed, I understand that DPFCU, upon learning that the External A2A transfer has failed, may make reasonable effort to complete the transfer again (at the sole discretion of the Credit Union). If the second attempt is successful, the additional processing could delay the completion of the funds transfer by two or more Business days. If the funds transfer fails a second or more times or if DPFCU chooses not to try to complete the transfer a second or more times, you will be notified by DPFCU by one of the methods noted below:

- A secure message via online banking program.
- A telephone call to the current number listed on your account.
- An internet e-mail sent to the email address you have indicated on your online banking.

I understand DPFCU will choose the method of notification and the purpose of notification is so that I may contact the financial institution where my Verified Account is held in order to understand the reason for such failure.

REJECTION OF AN EXTERNAL A2A TRANSFER REQUEST

I understand DPFCU reserves the right to reject my funds transfer request. DPFCU may reject my request if the dollar value of one or more of my transfer requests exceed my daily transfer limit (as more fully described above); if I have insufficient available funds in my eligible DPFCU Account for the amount of the External A2A transfer, plus any applicable fee; if my request is incomplete or unclear; if DPFCU identifies a security risk related to a requested transfer; or if DPFCU is unable to fulfill my request for any other reasons. I understand and agree that if you reject a request for an External A2A transfer for one or more of the reasons set forth above, I will be informed of the rejection by one of the methods noted above under "Actions Taken upon an Unsuccessful External A2A Transfer" within a reasonable amount of time.

TRANSFERS SUBJECT TO THE RULES OF THE THIRD-PARTY ACCOUNTS

Additionally, all funds' transfers are also subject to the rules and regulations governing the relevant Third-Party Accounts. I agree not to request any External A2A transfers from or to Verified Accounts that are not allowed under the rules or regulations applicable to such accounts.

DELAYS OR NON-EXECUTION OF FUNDS TRANSFER REQUESTS

I agree that DPFCU shall not be responsible for any delay, failure to execute, or wrongful execution of my funds transfer request due to circumstances beyond DPFCU's reasonable control; including, without limitation, any inaccuracy, interruption, or delay in transmission, or failure in the means of transmission of my funds transfer request to the Credit Union or execution of such request by the Credit Union, whether caused by internet service failures, power failures, equipment malfunctions, strikes, or acts or omission of any intermediary Financial Institution or beneficiary Financial Institution. DPFCU makes no warranties, express or implied, including the failure of any intermediary Financial Institution or Beneficiary Financial Institution, to credit my account with the amount of funds transfer after receipt of same with respect to any matter.

UNAUTHORIZED EXTERNAL A2A TRANSFERS

I understand that if I think that someone else has learned my access credentials for online banking or an unauthorized External A2A transfer or other type of online transaction has been made from one of my accounts, I must notify DPFCU promptly by telephone at (812) 634-9278 during normal business hours. Normal business hours are Monday through Thursday 8:30 a.m.-5:00 p.m. EST; Friday 8:30 a.m. through 5:30 p.m. EST; and Saturday 8:30 a.m. through 12:00 p.m. EST excluding holidays. If I am unable to telephone DPFCU, the following options are available:

- In writing to: Dubois-Pike Federal Credit Union, P.O. box 841, Jasper, IN 47547-0841
- With a secure message through the Online/Mobile Banking

I understand that DPFCU cannot act until normal business hours regardless of the method I have used to communicate unauthorized activity. By providing such prompt notice, I may limit my personal liability for unauthorized transfers.

NO UNLAWFUL OR PROHIBITED USE

As a condition of using the External A2A service, I warrant to DPFCU that I will not use the External A2A service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. I further warrant and represent that I will not use the External A2A service in any manner that could damage, disable, overburden, or impair the External A2A service or interfere with any other party's use and enjoyment of such service. I agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

SERVICE CHANGES AND DISCONTINUATION

DPFCU may modify or discontinue the External A2A service, with or without notice, without liability to me at any time. DPFCU reserves the right, subject to applicable laws and regulations, to terminate my right to use the External A2A service at any time and for any reason, including, without limitation, if DPFCU, in its sole judgment, believes I have engaged in conduct or activities that violate any of the terms of this Agreement or, if I provide you with false and misleading information or interfere with other users or in the administration of the External A2A service.

PROPRIETARY RIGHTS

I acknowledge and agree that DPFCU, and its agents own all rights in and to the External A2A service. I am permitted to use the External A2A service only as expressly authorized by this Agreement. I may not copy, reproduce, distribute, or create derivative works, reverse engineer, or reverse compile the technology for the External A2A service or any of your other services or technology.

INDEMNITY

In consideration of the Agreement by DPFCU to act upon my request to make an External A2A transfer in the manner provided in this Agreement, I agree to indemnify and hold DPFCU, its directors, officers, employees and agents harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, cost and expenses – including reasonable attorney's fees – in connection with or arising out of your acting upon External A2A transfer instructions pursuant to this Agreement. This indemnity shall not be effective to relieve and indemnify DPFCU against its gross negligence, bad faith, or willful misconduct.

CLAIMS; LIMITATION OF LIABILITY; NO WARRANTY

I agree that within thirty (30) days after my External A2A transfer request has been executed, I will tell you of any errors, delays, or other problems related to my request. If my funds transfer request is delayed or erroneously executed as a result of DPFCU's error, DPFCU's sole obligation to me is to pay or refund such amounts as may be required applicable law. Any claim for interest payable by DPFCU shall be at DPFCU's published savings account rate in effect within the account from which the funds transfer was made. In the event, if I fail to notify DPFCU of any claim concerning my funds transfer request within 60 days from the date that I receive notification that my request has been executed, any claim by me shall be barred under applicable law. I agree that DPFCU shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of (1) my granting you authority to verify a third party account; (2) our debit and/or credit of a verified account or your inability to debit and/or credit such account(s) in accordance with my External A2A transfer instructions; (3) any inaccurate or incomplete information received from another financial institution in connection with verifying a third party account or executing a transfer with a verified account; (4) any changes imposed by the financial institution holding a verified account; and (5) any transfer limitations set by a financial institution holding a verified account. In no event shall DPFCU be responsible for any incidental or consequential damages or expenses arising in connection with my External A2A transfer request. DPFCU makes no warranty or representation regarding the results that may be obtained from the use of the External A2A Service, the accuracy of any information retrieved by DPFCU from any financial institution holding any Verified Account or that the External A2A Service will meet any requirements of any user, be uninterrupted, timely, secure or error free.

AMENDMENTS

I agree that DPFCU reserves the right to change the terms and conditions of this Agreement & Disclosure as required by law or Credit Union Policy. Unless otherwise required by law, DPFCU may amend this Agreement & Disclosure without prior notice to me. If DPFCU chooses to notify me of an amendment or is required to do so by law, DPFCU may ask me to agree to an amended version of this Agreement & Disclosure electronically, or mail or deliver a separate notice, statement message or electronic message to me at the last address you have on file for me.

GOVERNING LAW

This Agreement shall be construed in accordance with Indiana Law and the laws of the United States of America. DPFCU and I agree that jurisdiction over, and venue in any legal proceeding arising out of or relating to this agreement, will exclusively be in the state or federal courts located in Dubois County, Indiana.

ELECTRONIC CONSENT AND ACCEPTANCE OF TERMS AND CONDITIONS

To enroll to use the External A2A service, I consent to receive and accept the terms and conditions of the Agreement & Disclosure for the External A2A Service, and any amendments to it, electronically. In the event any change to this Agreement requires prior notice to me, DPFCU will notify me by the e-mail indicated in my online banking, secure messaging in online banking, text message or by providing a link to our website where I may view the new or different terms and conditions pertaining to this service. I understand and agree that you reserve the right to provide any such notices to me in printed form. A record of each funds transfer request will be made available to me electronically at the time each External A2A transfer is requested and in summary form as part of the periodic statement for my DPFCU Account

to or from which the External A2A transfer is requested. I may withdraw my consent to having this information provided to me electronically by contacting you through a secure message or by telephone at (812) 634-9278 (during normal business hours as previously defined); however, by doing so I understand that I will terminate my right to use the External A2A service. Withdrawing my consent in this manner will not prevent me from re-enrolling for the External A2A service.

DEFINITIONS

User Agreement for A2A Transfer Service - “Agreement”

ACH (Automated Clearing House) Network – the funds transfer system, governed by the NACHA (National Automated Clearing House Association) Rules that provide funds transfer services to participating financial institutions.

Eligible Account – a deposit account that is eligible to be used with the External A2A Service and is enrolled in the Service. Eligible Accounts include accounts at DPFCU and other Financial Institutions.

Verified Accounts – an account that you own at another financial institution that is enrolled in the External A2A Service.

EPN (Electronic Payment Network) – An electronic clearing house (ACH) that serves as the sole ACH for the private sector in the United States.

Business Day – any day that is not a Saturday, Sunday, Federal Holiday, or Dubois-Pike Federal Credit Union Holiday.

EXTERNAL A2A SERVICE – FEE SCHEDULE

Service	Fee
Member Generated ACH Origination Initial Setup:	FREE
Member Generated Incoming Origination per transaction:	FREE
Member Generated Outgoing Origination per transaction:	FREE
CU Generated Incoming/Outgoing Origination per transaction	\$5.00

See Dubois Pike Federal Credit Union Fee Schedule for other transactional fees that may apply.

CONSENT AND AGREEMENT

By clicking on the “I AGREE” button below, I agree; (1) I have software and equipment that satisfies the above requirements; (2) to receive information about the External A2A service, including the Agreement and any subsequent amendments to it, electronically; and 3) have received an electronic version of the Agreement and Fee schedule and agree to be bound by the terms and conditions contained therein.

Because enrollment for the External A2A service can only occur electronically, I understand that I will be unable to proceed if I do not click on this button. DPFCU reserves the right to provide information and notices about the External A2A service to me by non-electronic means.

The disclosure and agreement may also be accessed at www.duboispike.org under the disclosure link.

