



Digital Banking Disclosure and Agreement

This Digital Banking Disclosure and Agreement ("Online Banking Disclosure", "Disclosure", and "Agreement") sets forth the terms and conditions governing the use of Linden Credit Union's Digital Banking Electronic Services ("Service"), including:

1. E-Signature Consent;
2. Online and Mobile Banking;
3. e-Statement and e-Notices;
4. Bill Pay Service;
5. Person to Person (P2P); and

This Agreement explains the terms and conditions for accessing accounts and conducting transactions at Linden Credit Union ("LCU", "Institution", "we", "us" and "our") via our Online/Mobile Banking site(s). As used in this Agreement, the terms "you" and "your" refer to each person authorized to conduct transactions on your account.

E-Signature and Electronic Disclosures Agreement

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO RECEIVE ELECTRONIC DISCLOSURES AND TO TRANSACT BUSINESS WITH US ELECTRONICALLY VIA ONLINE OR MOBILE BANKING.

You are signing up to use Linden Credit Union's Digital Banking Services. This E- Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and transfers offered or accessible through the Service offered by LCU for all cardholders, authorized users, account owners, account signers, applicants, and any other person using these Services as a Sender or Recipient or registering to use these Services.

a) **Agreement to Conduct Transactions by Electronic Means**

You agree to conduct the transfers offered through the Service by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a mobile or web-based electronic interface or email. Each time you use this Service and submit information to the Credit Union you agree to the electronic access, receipt and acceptance of documents, disclosures and forms. You may not use this Service unless you agree to receive documents by electronic means.

You further agree that you intend to electronically contract with us for the Service and that all transactions completed through this Service will result in valid and legally binding agreements. You also agree that you have adequate access to a computer or mobile device with sufficient internet connectivity to conduct these transactions online. You acknowledge that you meet the hardware and software requirements to access this Service as described below.

b) **Agreement to Use Electronic Signatures**

By clicking the Enroll button you are electronically signing this E-Sign Agreement and the Digital Agreement related to the Services. You specifically agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the E-Sign Agreement and Digital Agreement documents just as if you had physically signed the same documents with a pen.

c) **Agreement to Receive Disclosures Electronically**

You agree to receive all legal and regulatory notices, disclosures and other communications associated with your registration or use of this Service through electronic means including web-based electronic interface, mobile phone interface or email.

d) **Availability of Printed Copies**

We recommend that you print and retain copies of any of the E-Sign Agreement and Digital Agreement, or other related documents from your computer, mobile device or smart phone associated with all transactions utilizing the Service. There is no charge for you to download and print these documents.

e) **Hardware, Software and Operating System**

The requirements for accessing our online systems to use these Services and access disclosures are as follows: You may use a computer, mobile device or smart phone to use these Services (except for Kindle and Kindle Fire). You must have a device that uses a supported version of one of the following browsers: Internet Explorer, Edge, Firefox, Chrome, or Safari. You may also use a mobile phone application developed for these Services if your mobile phone supports it. We may not support some older web browsers or mobile device systems, so if you are using an outdated version, you may need to update it in order to access Online or Mobile Banking Services. You are responsible for installation, maintenance, and operation of devices used to access this Service. Credit Union is not responsible for errors, failures, or malfunctions of any device used or attempted to be used for access to this Service. Credit Union is also not responsible for viruses or related problems associated with use of these online systems.

Online and Mobile Banking General Provisions

Through Online Banking, you can manage eligible accounts from your home or office on a personal computer or mobile device. Online/Mobile Banking can be used to conduct any of the following "Online Financial Services":

a) **Transactions available**

You may use your Online and/or Mobile Banking services to perform the following transactions:

- Obtain balances and transaction histories on all eligible accounts
- Transfer money between eligible accounts (The number of transfers you can make from an account is limited as described in the applicable account agreement. In addition, if a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires);
- Transfer money to make loan payments;
- Advance funds from a Line of Credit;
- Re-order checks;
- View e-Statements; and
- Pay bills (Bill Pay) to any merchant, financial institution or an individual with an U.S. address.

When setting up a transfer between credit union accounts, your transfer will be attempted on the day you request. If you fail to have the necessary funds in your specific account to complete the transfer, the transfer will fail and attempt every day in the future until either: you have enough funds to complete the transfer, you stop the transfer, or put the transfer on hold.

LCU may, from time to time, introduce new Online Financial Services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement, and its subsequent amendments.

b) **Accessing the Service**

When you complete the Online or Mobile Banking enrollment process, you will establish a User ID, password, confidence word and security questions. You will use the same User ID and password to access the Online and Mobile Banking product. Each time you access the Service, you will be asked to enter your User ID, password, confidence word and/or answer one of three pre-answered challenge questions (case sensitive). The correct responses will give you access to the Service. If the incorrect password or answer to a challenge question is entered three times, your account will become locked out. If you get locked out and need your password reset, you will need to contact the credit union for assistance.

c) **Hours & Availability**

Digital Services are generally available 7 days per week, 24 hours per day, but at certain times some or all elements of the Digital Services may be unavailable due to system maintenance or malfunctions. The Credit Union will make reasonable efforts to notify you in advance of service unavailability. However, the Credit Union is in no way liable for the unavailability of the system or and damage that may result from system unavailability.

d) **Password and Challenge Questions**

Your password, confidence word and/or answering one of three pre-answered questions will give you access to Institution accounts and services via Online Banking. LCU is entitled to act on any instructions it receives using your password and challenge question answers. For security purposes, it is recommended that you memorize your password and answers to challenge questions (case sensitive), do not write them down. We also recommend that you change your password regularly to try and avoid misappropriation by a third party. Your password and answers to challenge questions can be changed at our Online Banking site. You are responsible for keeping your password, challenge question answers, and account data confidential. When you give someone your password and/or answers to challenge questions, you are authorizing that person to use Online Banking and the Online Financial Services. You are responsible for all transactions performed using your password and challenge question answers, even if you did not intend to authorize them. In addition, fraudulent transactions initiated using your password and challenge question answers will be charged against your account(s).

e) **Restrictions**

You may not appropriate any information or material that violates any copyright, trademark or other proprietary or intellectual property rights of any person or entity while using the Online Banking or Online Financial Services. You may not gain, or attempt to gain, access to any Online Banking and/or Online Financial Service server, network or data not specifically permitted to you by Institution or its suppliers, and you must not include any obscene, libelous, scandalous or defamatory content in any communications with Institution or its suppliers.

f) **Fees**

There is currently no fee for Online or Mobile Banking. Text, data and other wireless carrier charges may apply when using a mobile device. You would be notified by email, account statement, mailing, and/or Online Banking log on screen at least 30 days prior to any fees no longer being waived for this service. For Bill Payment fees see "Bill Payment Service / Fees" below.

E-Statements and E-Notices

a) **E-Statements**

You may sign up for e-Statements if you wish to receive and view your periodic statement and other documentation Online or through our Mobile App. Your online statement may include the periodic account and transaction activity from your deposit and loan accounts. We will send you an e-mail whenever your statement is available for review, as well as a link to our website to access and view these statements. You will be able to access your statements for a period of 12 months. You also have the option to download or print documents for your future reference. You have the right to request and receive your statements in paper form, and you may withdraw your consent to receive online statements and documents at any time. You may do this through the e-Statement link in Online or Mobile Banking or contact the credit union for assistance. There are no fees or account restrictions for choosing to withdraw your consent for online statements.

b) **E-Notices**

You may sign up for e-Notices if you wish to receive and view any electronic notices Online or through our Mobile App. Your e-Notices may include overdrafts, certificate maturity, loan past due, payment reminders, change in terms, transaction notices and receipts. We will send you an e-mail whenever you have a notice available for review. You will access the e-notice through Online or Mobile banking. You also have the option to download or print documents for your future reference. You have the right to request and receive your e-notices in paper form, and you may withdraw your consent to receive e-notices at any time. You may do this through the e-Notice link in Online or Mobile Banking or contact the credit union for assistance. There are no fees or account restrictions for choosing to withdraw your consent for electronic notices.

Bill Payments

You may make payments through Bill Payment Service ("Bill Pay Service") to any business, person or professional ("Payee") that has an address which can be verified. Bill Payments ("payments") may be made only to Payees with a United States payment address. Bill Pay reserves the right to refuse to accept any bill payment transaction. Bill Payments for alimony, child support, taxes, government fees, or court ordered payments are not always accepted. You can make these payments, but Bill Pay Service do not guarantee that it will be accepted or posted in a timely fashion. You must do so at your own risk.

- a) Bill payments will be sent to the payee either electronically or by paper check mailed to the payee via the U.S. Postal Service. The choice of electronic or paper check is solely at the discretion of Bill Pay Service. Checks, electronic payments, and withdrawal orders of any kind can be drawn on your Account in any order. You should be aware that other transactions (such as ATM, telephone banking, on-line transfers or in-branch withdrawals) may affect the amount of funds available to make your payment.
- b) When you schedule a bill payment transaction, you authorize LCU to reduce the Account balance accordingly. If the available balance in the Account is not sufficient to make payments you have authorized, LCU may either refuse to pay the item or make the payment and thereby overdraw the account. In either event, you are responsible for any insufficient funds and overdraft charges that may be imposed, as stated in the LCU's fee and disclosure statements. LCU reserves the right to refuse to honor payment requests that may reasonably appear to be fraudulent or erroneous.
- c) When a bill payment is scheduled, an estimated delivery date is given, based on the method of delivery being used to make the payment. However, payments should be scheduled at least five (5) business days before the business day on which a bill payment is due to ensure that Bill Pay Service has sufficient time to process and deliver the payment. Bill Pay Service or LCU is not responsible for payment delivery delays caused by the U.S. Postal Service or for payment processing delays after the payee has received the payment. Any charges imposed as a result of your failure to transmit bill payment transactions at least five (5)

business days before a payment is due are your responsibility. The Bill Pay Service or LCU is not responsible for late charges, finance charges, interest, indirect, incidental, special or consequential damages related to the late payment.

- d) Bill Pay Service may be used to authorize automatic recurring bill payments of repetitive bills. You may schedule recurring payments to be automatically initiated for a fixed amount on a weekly, biweekly, monthly, quarterly or annual basis. The day on which the payment is to be sent is referred to as the "Date/Recurrence." If the payment date/recurrence is scheduled for a non-business day, it will be processed on the prior business day.

ACH, Transfers, Person-to-Person, and other Electronic Payments

You may make other electronic payments through Bill Pay Service to any business, person or professional. Electronic Payments ("e-PAYMENTS") may be made only to Payees with a United States, if the necessary information needed for the delivery method is entered. Bill Pay Service or LCU reserves the right to refuse to accept any e-PAYMENT transaction.

- e) e-Payments will be sent to the payee either electronically via Automated Clearing House or by some other electronic delivery method. The choice of delivery method is solely at the discretion of Bill Pay Service. Checks, electronic payments, withdrawal tickets or instruments can be drawn on your Account in any order. You should be aware that other transactions (such as ATM, telephone banking, on-line transfers or in-branch withdrawals) may affect your Account Balances
- f) When you schedule an e-Payment transaction, you authorize LCU to reduce the Account balance accordingly. If the available balance in the Account is not sufficient to make payments you have authorized, LCU may either refuse to pay the item or make the payment and thereby overdraw the account. In either event, you are responsible for any insufficient funds and overdraft charges that may be imposed, as stated in the LCU's fee schedule. LCU reserves the right to refuse to honor payment requests that may reasonably appear to be fraudulent or erroneous.
- g) When an e-Payment is scheduled, an estimated delivery date is given, based on the method of delivery being used to make the payment. All payments should be scheduled to allow 1 additional day beyond the estimated delivery date for the payee to post the payment. You are responsible for any charge that may be imposed as a result of your failure to allow for additional day. The Bill Pay Service or LCU is not responsible for late charges, finance charges, interest, indirect, incidental, special or consequential damages related to the late payment.
- h) Bill Pay Service may be used to authorize automatic recurring e-Payments of repetitive bills. You may schedule recurring payments to be automatically initiated for a fixed amount on a weekly, biweekly, monthly, or quarterly. The day on which the payment is to be sent is referred to as the "Date/Recurrence." If the payment date/recurrence is scheduled for a non-business day, it will be processed on the previous business day.

Stopping Bill Payments or E-Payments

The following steps may be taken to delete or stop pending Bill Payments or e- Payments:

- i) **Deleting Payments.**
If you have scheduled a Bill Payment OR e-Payment and would like to cancel the payment, you must do so before the payment is processed. The time varies based on the settlement method being used for the payment. If you cannot access the on-line banking service to request that the payment be deleted, please contact the credit union for further assistance, prior to the cut-off time.
- j) **Liability for Failure to Delete a Payment.**
You cannot delete or cancel a payment after it has been processed. LCU is liable, only if you notify LCU at least one (1) business day or more before the scheduled payment date. Otherwise, LCU is not responsible for any indirect, incidental, special or consequential damages, except to the extent such limitation of liability is not permitted by law.
- k) **Stopping Payments.**
Once the on-line payment has been processed, you CANNOT delete or stop Bill Payments settled electronically, or e-Payments. You may be able to stop a Bill Payment only if it has been paid by paper check. To stop an on-line paper payment, contact LCU. Only LCU will be able to stop the on-line check payment if the paper check has not cleared and is able to process the stop payment request before the check clears. To be effective, this type of stop payment request must precisely identify the name of the Payee, the Payee-assigned account number, payment amount and date you scheduled the payment to be processed. If you call, LCU will also require you to put your request in writing and provide it to LCU within fourteen (14) calendar days after you call. The Credit Union will charge your account our regular fee for each stop payment order you give. LCU will not be responsible for failing to act on a stop payment if you do not give LCU the correct Payee information or if LCU does not have a reasonable opportunity to process the stop payment order.

Bill Pay Returned Payments

- i) In using the Bill Pay Service, you understand that the Bill Pay Service and/or the United States Postal Service may return payments for various reasons, such as, but not limited to, the Bill Pay Service account number is not valid; the Bill Pay Service is unable to locate account; or Payee account is paid in full. The Bill Pay Service will use its best efforts to research and correct the returned payment, or void the payment and credit your Payment Account. You may receive notification from the Bill Pay Service.

Bill Pay Liability

- m) You are solely responsible for controlling the safekeeping of, and access to, your password and answers to challenge questions. 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. If you want to terminate another person's authority, you must notify the Credit Union and arrange to change your password and/or reset your challenge question answers. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. LCU is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. LCU is not liable for any failure to make a Bill Payment if you fail to promptly notify the Credit Union after you learn that you have not received credit from a Merchant for a Bill Payment. LCU is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the LCU's agent. In any event, LCU will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the Service, even if the Credit Union has knowledge of the possibility of them. LCU 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 the LCU reasonable control.
- n) When you have scheduled a payment, you authorize the LCU to debit your Payment Account and remit funds on your behalf. You certify that your Payment Account is an account from which you are authorized to make payments and any payment you make will be debited from this account. You also authorize the credit of returned payments from using the Bill Pay Service.

Bill Pay Process

The Bill Pay Service will incur no liability and a Service Guarantee shall be void if the Bill Pay Service is unable to complete any payments initiated because of any of the following:

- o) You have not provided the Bill Pay Service with the correct payment account information, or the correct name, address, phone number, or account information for the Merchant upon initiation of the payment; and/ or,
- p) Circumstances beyond the control of the Bill Pay Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Bill Pay Service has taken reasonable precautions to avoid those circumstances;

- q) The payment-processing center is not working properly and you know or have been advised by the Bill Pay Service about the malfunction before the transaction is executed;
- r) 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 the Financial Institution. LCU reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and the Financial Institution has not exercised its right to reverse or reject a Bill Payment, you agree to pay for such payment obligations on demand. You further agree that LCU, at its option, may charge any of your accounts with the Credit Union to cover such payment obligations.

Bill Pay Fees

- s) Additional charges for member requested services and other items may be assessed. (See current credit union Fee Schedule)
- t) Having access to the Bill Pay service entitles you to be able to make an unlimited number of monthly payments.
- u) There is NO charge for any item if caused by a Credit Union error. The Credit Union reserves the right to charge you for research time involving Bill payments no longer available in your screen history. You will be informed of any such charges before they are incurred.
- v) Some bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement included, or received when you opened your account, which discloses important information concerning your rights and obligations.

Bill Pay Responsibility

- w) Neither Institution nor its suppliers will be liable for any transaction if: (i) you do not have enough funds available in your account to complete the transaction; (ii) a legal order prohibits withdrawals from your account; (iii) your account is closed or has been frozen; (iv) the transaction would cause your balance to go over the credit limit for any credit arrangement set up to cover overdrafts; (v) you, or anyone you allow, commits fraud or violates any law or regulation in connection with Online Banking or Online Financial Services; (vi) any electronic terminal, telecommunication device or part of the electronic fund transfer system is not working properly; (vii) you did not provide us with complete and correct payment or transfer information; (viii) you did not properly follow the instructions for use of Online Banking or Online Financial Services; (ix) you knew that Online Banking and/or the Online Financial Services were not operating properly at the time you initiated the transaction or payment; (xi) there is postal delays; or (xii) circumstances beyond our control (such as fire, flood or improper transmission or handling by a third party) that prevent, hinder or delay the transaction.

Bill Pay Amendment and Termination

The Financial Institution has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on the Financial Institution's records, by posting notice in branches of the Financial Institution, or as otherwise permitted by law.

The Financial Institution has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to the Financial Institution. The Financial Institution is not responsible for any fixed payment made before the Financial Institution has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by the Financial Institution on your behalf.

Additional Terms and Conditions

Electronic Mail (Email)

Sending an email is a very good way to communicate with Institution regarding your accounts or the Online Financial Services. However, your email is actually sent via your own software and, as a result, is not secure. Because of this, you should not include confidential information, such as account numbers and balances in any email to Institution. To send a secure message to LCU use the Message feature within Online or Mobile Banking. You cannot use email to initiate Online Financial Service transactions. All such transactions must be initiated using the appropriate functions within the Online Banking site. Institution will not be liable for any errors, omissions, claims, or problems of any kind involving your email.

Disclosure of Information

Information submitted to Institution or its suppliers is the property of those parties, and they are free to use and disclose that information, or any ideas, concepts, know-how or techniques contained in that information to any third party for any purpose whatsoever, except as specifically agreed by Institution or prohibited by law.

Links to other Sites

Information that Institution publishes on the online or mobile banking site or LCU's website may contain links to other sites and third parties may establish links to LCU's site. Institution makes no representations about any other web site that you may access to, from or through this site. Unless expressly stated in writing, Institution does not endorse the products or services offered by any company or person linked to this site nor is Institution responsible for any software or the content of any information published on the site of any third party. You should take precautions when downloading files from sites to protect your computer software and data from viruses and other destructive programs.

Virus Protection

LCU is not responsible for any electronic virus that you may encounter using Online Banking or Online Financial Services. We encourage you to routinely scan your computer and removable media using reliable virus protection product to detect and remove viruses. If undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware.

Termination

- a) This Agreement and your use of the Service and Application may be immediately terminated if your use of the Service is in a manner that violates any term of this Agreement or any other applicable agreement between you and us.
- b) Upon termination of this Agreement you: (a) acknowledge and agree that all licenses and rights to use the Service and Application shall terminate; (b) will cease any and all use of the Application; and (c) will remove the Application from all computing devices, hard drives, networks, and other storage media in your possession or under your control.

Legal Compliance and Export Restrictions

You represent and warrant that: (1) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (2) you are not listed on any U.S. Government list of prohibited or restricted parties. You also acknowledge that the Service and Application may be subject to other U.S. and foreign laws and regulations governing the export of software by physical or electronic means. You agree to comply with all applicable US and foreign laws that apply to us as well as end-user, end-use, and destination restrictions imposed by U.S. and foreign governments.

Damages and Warranties

In addition to the terms previously disclosed, Institution is not responsible for any losses, errors, injuries, expenses, claims, attorney's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively, "Losses") caused by Online Banking or the use of the Online Financial Services or in any

way arising out of the installation, use or maintenance of your personal computer hardware or software, including any software provided by Institution or one of its suppliers. In addition, Institution disclaims any responsibility for any electronic virus(es) Customer may encounter after installation of such software or use of Online Banking or the Online Financial Services. Without limiting the foregoing, neither Institution nor its suppliers shall be liable for any: (i) failure to perform or any Losses arising out of an event or condition beyond their reasonable control, including but not limited to communications breakdown or interruption, acts of God or labor disputes; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, communication lines, postal system or ACH network. Institution and its suppliers provide Online Banking and the Online Financial Services from their own sites and they make no representation or warranty that any information, material or functions included in Online Banking or the Online Financial Services are appropriate for use by you in your jurisdiction. If you choose to use Online Banking and/or the Online Financial Services, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations. Neither Institution nor its suppliers warrant the adequacy, accuracy or completeness of any information provided as a part of Online Banking, the Online Financial Services, or contained in any third party sites linked to or from Institution's web site. INSTITUTION MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, FUNCTIONALITY OR PERFORMANCE OF ONLINE BANKING, ONLINE FINANCIAL SERVICES, OR ANY SOFTWARE THAT MAY BE USED IN CONNECTION WITH SAME. INSTITUTION DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR ERROR-FREE OPERATION.

Indemnification

Customer shall indemnify, defend and hold harmless Institution and its officers, employees, directors, suppliers and agents, in their individual capacities or otherwise, from and against any Losses arising out of: (i) Customer's negligence; (ii) Customer's failure to comply with applicable law; or (iii) Customer's failure to comply with the terms of this Agreement.

Additional Remedies

Due to the likelihood of irreparable injury, Institution shall be entitled to an injunction prohibiting any breach of this Agreement by Customer. Termination and Changes in Terms Institution reserves the right to terminate this Agreement or to change the charges, fees or other terms described in this Agreement at any time. When changes are made, we will notify you by: 1) electronic mail; 2) physical mail at the address shown in our records; and/or 3) update of our web site.

Applicable Rules, Laws, and Regulations

You submit to the jurisdiction of, and this Agreement shall be governed by the laws of, the State of Wisconsin, U.S.A., as well as the federal laws of the U.S.A. Venue for any action arising out of this Agreement shall be in a state court of competent jurisdiction covering Winnebago County. The prevailing party in any such action shall be entitled to the recovery of its reasonable attorney's fees, costs, and expenses.

Assignment

Institution may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

Integration

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are canceled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and Institution.

Severability

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and the Institution, this Agreement will control.

Waiver

Institution shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement. No waiver by Institution of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

Force Majeure

Neither party shall be liable for any loss nor damage due to causes beyond its control, including fire, explosion, lightning, pest damage, power surges or failures, strikes or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of civil or military authorities or the public enemy, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond that party's control. Either party may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than thirty (30) days due to the reasons set forth in this subsection.

Construction

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.

I HAVE READ AND UNDERSTAND THE FOREGOING AGREEMENT AND AGREE TO BE BOUND BY ALL ITS TERMS.

Effective Date: October 7, 2026