

External Funds Transfer -- End User License Agreement

In addition to the above content, if you decide to use the Funds Transfer Service, you acknowledge and agree to the following terms and conditions of service.

External Funds Transfer Service

You understand and agree that External Transfer Service is provided by uMonitor (a third party). You understand and agree that you may be charged a fee for services and products provided by and transactions performed through a third-party and certain limitations apply, according to the terms and conditions disclosed to you.

Transfer to External Accounts

When you register to use the external Funds transfer service through uMonitor, your share accounts are automatically enabled to perform transfers to and from external financial institution accounts in your name. A trial deposit (funded by uMonitor generally in amounts less than \$1.00) and a trial withdrawal in the same amount is made to the designated account during the authentication process. After your receiving account has been authenticated and you verify the trial deposit amount, you are free to make transfers

External transfers requested Monday through Friday during regular business hours are posted to your destination account once the funds have been successfully drawn from your source account. Your transaction remains "In Process" for the number of days indicated while initiating your transfer from the day you send your request. After that, the status gets updated to "Complete," indicating a successful transaction, provided we have not received notice of any problems with the transfer.

Person to Person Payments

When you register to use the Person to Person service through uMonitor, your share accounts are automatically enabled to send payments. You may choose to send funds to anyone who has Internet access and who has a World Wide Web email address, a U.S. mobile phone via text (standard text messaging rates may apply), or directly to a bank account to anyone in the U.S. If using email or text, the payee must collect the funds by logging into a designated uMonitor website using a shared secret code provided by the originator. The payee will then provide a destination account for the funds to be deposited.

Person to Person Payments are generally available for your payee to collect within two to three business days from the day you have submitted your request. The recipient must complete the collection process within 30 days of receiving email notification of your Person to Person Payment. If there has been no response from your payee, the funds are automatically returned to the source account.

You authorize the uMonitor to originate ACH credit/debit entries to your account(s) as instructed. This authorization is to remain in full force and effect until uMonitor has received notification from you of its termination in such manner as to afford uMonitor a reasonable opportunity to act on it (no less than 10 days prior to transfer date). You acknowledge that uMonitor's origination of ACH entries under this agreement must comply with United States law.

ACH Disclosure: All items or Automatic Clearing House ("ACH") transfers to your account(s) are provisional and subject to receipt of final payment. If final payment is not received, uMonitor reserves the right to charge your account for the amount of those items or ACH transfers and impose a \$25 return charge on your account. After uMonitor has received final payment, uMonitor refers to these deposits as collected items. If uMonitor incurs any fee to collect any item uMonitor may charge such fee to your account. uMonitor reserves the right to refuse or to return all or any items or funds transferred.

On all Standard Transfers you should expect to see the funds in the destination account within 3-5 business days depending upon the transaction history. The timing may vary, however, depending on the institution. If there is a problem with executing your request, uMonitor will notify you by email on record and/or on the History page. You authorize uMonitor to execute this transaction and accept the Terms Of Service when you submit this transaction.

At this time please make sure you have sufficient funds in the funding account, otherwise a fee may be charged if the transaction fails due to Insufficient Funds.

Cancelling/Stopping Payment and Transfers

Transfers to External Accounts

You may cancel an External Transfer any time before the cutoff time (7:00 PM Pacific Standard Time) by clicking on the "Cancel" link next to the transaction in the "Status" column. Once your transfer funds request has been transmitted to ACH, you cannot cancel the transaction. You may request a second transfer between the same two accounts to attempt to send the funds back to their point of origin (reversing your first transfer).

Person to Person Payments

You can stop a Person to Person Payment at any time before the recipient collects the funds by going to your "History" screen, find the transaction in question, and click "Cancel" next to the transaction under the "Status" column. You will be asked if you're sure you want to cancel the transaction. Click "Yes." You can also cancel a transaction in the exact same manner from the "Action" column of your "Overview" screen. The funds will be returned to the account of origin.