



External Funds Transfer and Zelle Service Agreement

Welcome to External Funds Transfer and Zelle! – The next generation of on-line personal finance management. With our fully interactive on-line External Funds Transfer and Zelle Service you can transfer funds between your Sikorsky Financial Credit Union, Inc. checking account and accounts held by you at other financial institutions. You can also transfer funds from your Sikorsky Financial Credit Union, Inc. checking account to another person's account at any financial institution.

Please take a few minutes to read this External Funds Transfer and Zelle Service Agreement. Any reference to Sikorsky Financial Credit Union, Inc. in this Agreement includes any directors, officers, employees, contractors, service providers, agents or licensees of Sikorsky Financial Credit Union Inc. When you are ready, click the box to accept the Terms and Conditions to start enjoying the convenience and financial security of External Funds Transfer and Zelle!

Definitions

In this External Funds Transfer and Zelle Service Agreement, the following definitions apply:

1. "Service" refers to the External Funds Transfer and Zelle Service.
2. "Agreement" refers to this External Funds Transfer and Zelle Service Agreement.
3. "Terms" refers to the terms and conditions as set forth in this Agreement by Sikorsky Financial Credit Union, Inc. and our service provider.
4. "We", "us" and "our" and any other variation thereof refer to Sikorsky Financial Credit Union, Inc.
5. "You", "your", and "yours" refer to users of the Service.
6. "Account" refers to any one or more accounts that a user of the Service has with Sikorsky Financial Credit Union, Inc. or another financial institution.
7. "External Funds Transfer" refers to a transfer that you initiate using the Service to transfer funds between your Checking Account at Sikorsky Financial Credit Union, Inc. and Accounts you have at other financial institutions in the United States. Also referred to as "Transfer Between My Accounts."
8. "Zelle" refers to a transfer that you initiate to send money from your Sikorsky Financial Credit Union, Inc. Checking Account to another person's Account at any financial institution in the United States using their email address or mobile phone number.
9. "Send Money" refers to a transfer that you initiate (using Zelle) to send money from your Sikorsky Financial Credit Union, Inc. Checking Account to another person's Account at any financial institution in the United States, using their bank routing and Account number.
10. "Eligible Account" refers to your personal Sikorsky Financial Credit Union, Inc. Checking/Savings Account, which may be used with this Service. "Ineligible Account" refer to Organization, Trust and other non-personal accounts.
11. "Recipient" refers to another person that you transfer money to using Zelle.
12. "Standard Delivery" refers to a transfer between your accounts, for which the credit will settle on the third business day after the processing day. "Immediate Delivery" refers to a transfer between your account and recipient's account, for which the credit will settle within minutes.
13. "Limits" refers to the dollar amount we allow for transfers using the Service. Your Limits will be disclosed to you within the Service.
14. "High Limits" refers to a higher limit that is extended automatically to a user of External Funds Transfer when certain conditions are met.
15. "Fees" refers to the fees we charge you for using the Service and for additional features. Fees are subject to change. Refer to our Schedule of Charges, https://www.sikorskycu.org/vSiteManager/Upload/Docs/Schedule_of_Charges.pdf, on our website for the current fees.
16. "Unsubscribe" refers to a user discontinuing use of the Service. See below for instructions on How to Unsubscribe.
17. "Cutoff Time" refers to 1:00 a.m. Eastern Standard Time (10:00 p.m. Pacific Standard Time) and is the time by which you must initiate a transfer to have it processed on that date. Transfers are not processed on Federal Holidays.

Cutoff Time Schedule:

Transfers setup up between:

Monday at 1:01 a.m. EST and Tuesday 1:00 a.m EST
Tuesday at 1:01 a.m. EST and Wednesday 1:00 a.m EST
Wednesday 1:01 a.m. EST and Thursday 1:00 a.m. EST
Thursday 1:01 a.m. EST and Friday 1:00 a.m. EST
Friday 1:01 a.m. EST and Monday 1:00 a.m. EST

Will be processed on this day:

Monday
Tuesday
Wednesday
Thursday
Sunday

Transfers are not processed on Federal Holidays.

Our service provider processes transfers in the Pacific Standard Time zone, therefore transactions set up between 12:00 a.m. and 1:00 a.m. EST will be considered processed on the prior day.

Acceptance of Terms and Conditions

This Agreement sets out the Terms and Conditions on which our service provider and Sikorsky Financial Credit Union, Inc. will provide and you may use the Service, and forms a legally binding agreement between you and Sikorsky Financial Institution, Inc. When you agree to accept the Terms and Conditions, you will complete an application to receive the External Funds Transfer and Zelle Service, and you agree to accept the Terms, including any amendments to this Agreement or any changes in the Terms. Your application may be accepted or declined by our service provider and/or Sikorsky Financial Credit Union, Inc. based on specific criteria. To use the External Funds Transfer and Zelle Service you must be at least eighteen (18) years old, a resident of the United States, and maintain your Sikorsky Financial Credit Union, Inc. accounts in good standing.

If you do not agree to all of the Terms, do not accept the Terms & Conditions. If you do not accept and agree to all of the Terms, you will not be entitled to use the Service. Sikorsky Financial Credit Union, Inc. reserves the right to change the Terms under which the Service is offered in its sole discretion at any time; however, Sikorsky Financial Credit Union, Inc. will notify you of any material change to the Terms. You may receive the notice on-line, by e-mail or by conventional mail, at the discretion of Sikorsky Financial Credit Union, Inc. You agree that if you continue to use the Service after we notify you of any change, you thereby accept the changes to the Terms and agree to be bound by this Agreement, as amended. If you do not accept and agree to the changes to the Terms, you will not be entitled to use the Service. You can access the most current version of this Agreement from within the External Funds Transfer and Zelle Service.

If you do not agree to the changes, or if at any time you wish to discontinue your use of the Service, you can unsubscribe. (See below "How To Unsubscribe".) Once your account with Sikorsky Financial Credit Union, Inc. has terminated for any reason, you will have no further right or access to use the External Funds Transfer and Zelle Service.

How to Unsubscribe

To Unsubscribe from External Funds Transfer you must wait until all your current transactions have completed and cancel scheduled future and recurring transfers. Log into Online Banking and click External Transfers from the Transfers menu. Select Transfer Between My Accounts. Click Unsubscribe in the Settings menu.

To Unsubscribe from Zelle Service you can simply unenroll and/or call us for assistance at 203-377-2252, (toll free 888-753- 5553), Member Service.

Information Authorization

By clicking to accept the Terms and Conditions, you authorize us to verify your identity by obtaining information about you from a consumer reporting agency. We reserve the right to deny you access to the Service if we cannot verify your identity or other necessary information. We may approve or decline your application for the Service at our discretion. Sikorsky Financial Credit Union, Inc. and our service provider reserve the right to obtain your information as we deem reasonably necessary to insure that you, or persons to whom you may transfer funds, are not using our Service in violation of law, including, but not limited to, laws and regulations designed to prevent "money laundering" or the transfer of funds to or from persons or organizations whose accounts are blocked under regulations of the Office of Foreign Asset Control (OFAC) of the United States Treasury Department.

Once you are approved for the Service we may verify your Accounts that you add to the Service from time to time. You authorize us to validate the Accounts through the use of a test transfer, in which one or more low value payments will be both credited to and debited from the Account. The test credit will always occur before the test debit and will always be of the same or lesser amount, so that the balance in any of your Accounts will never be less than the actual balance.

Once the test transfer is complete we may ask you to access your Account to tell us the amount of the test credit or debit or any additional information reported by your bank with this test transfer. We may also verify Accounts through requiring the entry of information you ordinarily use to access the Account provider's web site, or by requiring you to submit proof of ownership of the Account.

User Content

Subject to Sikorsky Financial Credit Union Inc.'s Privacy Policy, you agree that Sikorsky Financial Credit Union, Inc. and our service provider may use, copy, modify, display and distribute any information, data, materials or other content (the "**Content**") you provide to Sikorsky Financial Credit Union Inc., for the purpose of providing the Service, and you hereby give Sikorsky Financial Credit Union, Inc. and our service provider a license to do so. Sikorsky Financial Credit Union, Inc. and our service provider may use the Content for the performance of the Service and may use, store and disclose the data and other such information acquired in connection with the Service in statistical form for pattern recognition, modeling, enhancement and improvement, system analysis and to analyze the performance of the Service. Sikorsky Financial Credit Union, Inc. and our service provider may also retain the Content after termination of the agreement for audit, regulatory compliance or risk management purposes or as permitted by applicable law. By submitting Content, you represent that you have the right to license such Content to Sikorsky Financial Credit Union, Inc. and our service provider for the purposes set forth in this Agreement.

Accounts

You understand that in order to complete fund transfers, it is necessary for Sikorsky Financial Credit Union, Inc. and our service provider to access the websites and databases of your bank and other institutions where you hold Accounts, as designated by you and on your behalf, to retrieve information and effect the fund transfers you request. By using the Service, you represent and warrant to us that you have the right to authorize and permit us to access your Accounts to affect such funds transfers or for any other purpose authorized by this Agreement, and you assure us that by disclosing and authorizing us to use such information you are not violating any third party rights. You warrant and represent that the information you are providing us with is true, current, correct and complete. You hereby authorize and permit Sikorsky Financial Credit Union, Inc. and our service provider to use information submitted by you to accomplish these purposes and to configure the Service to be compatible with the Accounts.

For as long as you are using the Service, you give to Sikorsky Financial Credit Union, Inc. and our service provider a limited power of attorney and appoint Sikorsky Financial Credit Union, Inc. and our service provider as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access the Accounts, effect funds transfers as described above, with full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with effecting funds transfers, including verifying the content and authenticity of any funds transfer instruction for the purposes of security procedures applicable to Accounts, as fully to all intents and purposes as you might or could in person. Once Sikorsky Financial Credit Union, Inc. and/or our service provider has actual knowledge that you wish to cease using the Service as provided in this Agreement or as otherwise permitted in this Agreement and has a reasonable opportunity to act on such knowledge, this limited power of attorney is automatically revoked; provided, however, that any act done by Sikorsky Financial Credit Union, Inc. and/or our service provider in good faith before it has actual knowledge of termination by you and has a reasonable opportunity to act on such knowledge shall be deemed to be authorized by you.

You understand and agree that at all times your relationship with each Account provider is independent of Sikorsky Financial Credit Union, Inc. and your use of the Service. Sikorsky Financial Credit Union, Inc. will not be responsible for any acts or omissions by the financial institution or other provider of any Account, including without limitation any modification, interruption or discontinuance of any Account by such provider.

YOU ACKNOWLEDGE AND AGREE THAT WHEN SIKORSKY FINANCIAL CREDIT UNION, INC. AND OUR SERVICE PROVIDER IS EFFECTING A FUNDS TRANSFER FROM OR TO ANY OF YOUR OR A RECIPIENT'S ACCOUNTS, SIKORSKY FINANCIAL CREDIT UNION, INC. AND OUR SERVICE PROVIDER ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OR ON BEHALF OF ANY THIRD PARTY. YOU AGREE THAT SIKORSKY FINANCIAL CREDIT UNION, INC., ITS' AFFILIATES, SERVICE PROVIDERS AND PARTNERS SHALL BE ENTITLED TO RELY ON THE FOREGOING AUTHORIZATION, AGENCY AND POWER OF ATTORNEY GRANTED BY YOU.

YOU AGREE THAT SIKORSKY FINANCIAL CREDIT UNION, INC. SHALL NOT BE LIABLE FOR ANY COSTS, FEES, LOSSES OR DAMAGES OF ANY KIND INCURRED AS A RESULT OF (1) OUR ACCESS TO THE ACCOUNTS; (2) OUR DEBIT AND/OR CREDIT OR INABILITY TO DEBIT AND/OR CREDIT THE ACCOUNTS IN ACCORDANCE WITH YOUR FUNDS TRANSFER INSTRUCTIONS; (3) ANY INACCURACY, INCOMPLETENESS OR MISINFORMATION CONTAINED IN THE INFORMATION RETRIEVED FROM THE ACCOUNTS; (4) ANY CHARGES IMPOSED BY ANY PROVIDER OF ACCOUNTS AND (5) ANY FUNDS TRANSFER LIMITATIONS SET BY THE FINANCIAL INSTITUTIONS OR OTHER PROVIDERS OF THE ACCOUNTS.

Not all types of accounts are eligible for the Service. Be sure to check with your other financial institutions for restrictions regarding transfers among your retirement (401k, IRA, etc.), savings, trusts, loans, custodial, business, corporate and other account types. We are not responsible for any costs or losses incurred from fund transfers that are not permitted under such restrictions by the provider of your Account or those imposed by applicable law. Sikorsky Financial Credit Union, Inc. will allow access to your personal Checking account for use with the Service. Ineligible accounts include, but are not limited to, savings and money market accounts; Organization, Trust and other non-personal Accounts. We reserve the right to decline access to the Service to any account at our sole discretion.

Electronic Communications

A. General Consent; Categories of Records. The External Funds Transfer and Zelle Service is an electronic, Internet based-service. Therefore, you understand and agree that this Agreement will be entered into electronically, and that the following categories of information ("**Communications**") may be provided by electronic means:

- This Agreement and any amendments, modifications or supplements to it.
- Your records of External Funds Transfers and other transactions through the Service, including without limitation confirmations of individual transactions.
- Any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by federal or state law.
- Any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Service.
- Any other communication related to the Service.

Although Sikorsky Financial Credit Union, Inc. reserves the right to provide Communications in paper format at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper format will be considered to be "in writing." You should print a paper copy of any electronic Communication that is important to you and retain the copy for your records. If you do not agree to receive this Agreement or the Communications electronically, you may not use the Service.

B. How to Withdraw Consent. If you have registered for the Service and you wish to withdraw your consent to have Communications provided in electronic form, you must cancel any pending transfer requests and stop using the Service. There are no fees to cancel a pending transfer request.

C. How to Update Your Records. You agree to promptly update your registration records if your e-mail address or other information changes. You can update your primary e-mail address, by accessing "My Settings" in Online Banking. Other registration information is stored within your Zelle profile and Settings for External Funds Transfer.

D. Delivery of Electronic Communications. Communications may be posted on the pages of the Service website or other website disclosed to you and/or delivered to the e-mail address you provide. Any electronic Communication sent by e-mail will be deemed to have been received by you when Sikorsky Financial Credit Union, Inc. or our service provider sends it to you, whether or not you received the e-mail. If the Communication is posted on the Service, then it will be deemed to have been received by you no later than five (5) business days after Sikorsky Financial Credit Union, Inc. or our service provider posts the Communication on the pages of the Service, whether or not you retrieve the Communication. An electronic Communication by e-mail is considered to be sent at the time that it is directed by Sikorsky Financial Credit Union, Inc.'s or our service provider's e-mail server to the appropriate e-mail address. An electronic Communication made by posting to the pages of the Service is considered to be sent at the time it is publicly available. You agree that these are reasonable procedures for sending and receiving electronic Communications.

E. Hardware and Software Requirements. In order to access and retain Communications, you must have:

- An Internet browser that supports 128-bit encryption, such as Google Chrome or Internet Explorer version 8.0 or above.
- An e-mail account and e-mail software capable of reading and responding to your e-mail.
- A personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- A printer that is capable of printing from your browser and e-mail software.

Privacy Policy and Confidentiality

We regard your privacy and security with the utmost importance, and we are absolutely committed to safeguarding any information that you share with us. In order to provide the Service, we must obtain from you certain personal information about you, your Accounts, and your transactions (referred to herein as "**User Information**"). You represent that you have the right to provide such User Information and that you give us the right to use the User Information in accordance with our Privacy Policy.

All of your personal and financial information will be placed on a secure portion of our website. We do not use any persistent "cookies" on the browser to store any personal information. We have multiple levels of security that have been designed especially for us. You can see Security Information https://www.ebanksikorskycu.org/onlineserv/HB/security_site/privacy.html on the Online Banking log-in page. Click this link <https://www.sikorskycu.org/getmedia/d8ac7f4c-ae7f-43ec-8008-5a43c8d1c662/Privacy-Notice-REV-Jan2019.pdf> to view our Privacy Policy.

Types of Transfers

You may use your Online Banking credentials to access External Funds Transfer (Transfer Between My Accounts) and Zelle within the Service. To access the Service select External Transfers from the Transfer Funds drop down menu in Online Banking. You will be presented with two options for transferring funds.

Select "Transfer Between My Accounts" (External Funds Transfer) to transfer funds to or from your Accounts held at other financial institutions. You may add up to 5 external accounts to External Funds Transfer. You can delete and re-add the same account only twice. If an account is deleted three times, it cannot be added again.

Select Zelle to transfer funds to the account of a Recipient. You may send money to a Recipient using a mobile telephone number, an email address, or a bank routing number and account number. The Recipient has 14 days from the send date to claim your transferred funds, after which the transfer will expire and the funds will be returned to your account. The credit back to your account will not be immediate and may take up to 10 business days.

We may charge a fee for certain transfers as well as for additional features. Refer to our Schedule of Charges on our website https://www.sikorskycu.org/vSiteManager/Upload/Docs/Schedule_of_Charges.pdf for the current fees. Fees associated with your Service activity will be disclosed to you prior to initiation of the transfer or use of the feature.

Some of these services may not be available at all times. We may from time to time make available additional or new features to the Service, such as a next day service. You will be approved or declined for any such additional service at our sole discretion and additional terms and conditions may apply. Please ensure that you have sufficient funds to affect any funds transfers from your Accounts. We may at any time decline to affect any funds transfer that we believe may violate applicable law.

Frequency of Transfers

We do not limit the number of funds transfers you may make between your accounts. We limit the number of transfers you may make when sending money to other people to 15 per day and 30 per month.

Dollar Amount of Transfers

You may not make funds transfers in excess of limits described on the Service. The minimum allowable transfer amount is \$10.00. We reserve the right to change from time to time the dollar amount of funds transfers you are permitted to make using the Service. For example, we may automatically increase your limits based on your transfer activity. Without limiting the foregoing, in the event that your use of the Service has been suspended and reinstated as provided herein (see "**Suspension and Reinstatement of Funds Transfer and Zelle Service**" below), you understand and agree that your use of the Service thereafter may be subject to lower dollar amount limitations than would otherwise be permitted by us.

Transfers subject to the Rules of the Accounts

Additionally, all funds transfers are also subject to the rules and regulations governing the relevant Accounts. You agree not to effect any funds transfers from or to an Account that are not allowed under the rules or regulations applicable to such accounts including, without limitation, rules or regulations designed to prevent the transfer of funds in violation of OFAC regulations.

Stop Payments and Cancellations

A transfer can be edited or cancelled until the Send Date. To edit or cancel an External Funds Transfer, go to Activity within the External Funds Transfer Service. Click the Edit option to the right of the amount. There is no fee to edit or cancel a transfer.

Please refer to Zelle Terms and Conditions regarding: Stop payment on a Zelle transfer after the sending funds once the transfer has been completed. To check the status of a transfer, go to the Activity tab in Zelle.

To stop payment on an External Funds Transfer you must contact the Credit Union.

We may be unable to stop a transfer once the stop payment instruction has been submitted. We will make a reasonable effort to accommodate the stop payment request however we will have no liability for our failure to do so. If the stop payment has been confirmed after the Account was debited, it may take 2-3 business days for the Account to be recredited.

There is a fee for placing a stop payment on a Transfer. Refer to our Schedule of Charges on our website for current fees https://www.sikorskycu.org/vSiteManager/Upload/Docs/Schedule_of_Charges.pdf.

Rejection of Transfers

We reserve the right to decline to affect any funds transfer, to submit funds transfer instructions or orders or to carry out change or cancellation requests.

Authorization

You authorize us to select any means to execute your funds transfer instructions. You understand that to affect your funds transfer instruction we utilize the Automated Clearing House (ACH), using applicable ACH Rules; we debit one of your Accounts and credit another of your Accounts or an account of a Recipient. Once your Account has been debited, we credit our service provider's transfer account at the service provider's clearing bank. After our service provider and/or its clearing bank are reasonably certain that the debit will not be returned (in most cases this is usually between 3-4 banking days), our service provider will credit your or the Recipient's Account. The sole purpose for our service provider's transfer account is to complete your funds transfer requests and for performing the services within the scope of this Agreement. The service provider earns no interest on the funds in the transfer account. If the debit side fails or is returned for any reason and the credit side has been released and cannot be collected, you authorize our service provider to collect from the Account to which the credit side of the funds transfer was sent. We reserve the right to resubmit a debit, or a portion of the debit, in the event of an insufficient or uncollected funds return and if we cannot collect the amount credited. To effect this collection, you understand and authorize us to debit the credited Account or the debited Account in either the same dollar amount as the original funds transfer or a portion of the debit. There may be a fee associated with such collection imposed by the financial institution holding the Account.

You understand and agree that we may from time to time impose additional charges in connection with your funds transfer transactions. Sikorsky Financial Credit Union, Inc. will notify you of such fee in advance of the transaction. If you choose to proceed with the transaction, you authorize us to debit your account in the amount indicated.

In the event that a debit to any of your Accounts, or any portion of any such debit, has failed and the credit side of such transaction has been released and cannot be collected, and we are unable to debit either the debited or the credited Account as set forth above, we reserve the right, and you hereby authorize us, to debit any of your other Accounts to the extent necessary to offset any resulting deficiency. We do not undertake to notify you in such event, other than by posting any such transfer or transfers to the applicable Account in accordance with this Agreement (see "**Documentation**," below).

You understand and agree that in the event we are unable to execute your funds transfer request utilizing the ACH, we may utilize other established payment mechanisms in order to complete your funds transfer instructions, such as wire transfer or check.

If you have requested for a funds transfer to a Recipient, you must provide us with a true, correct, current email address or mobile phone number for such Recipient. We will contact the Recipient, and ask the Recipient to provide us with certain information, such as the account number and financial institution that they wish to transfer the funds to. If the Recipient fails to reply to the email or fails to follow the instructions provided by us, we will notify you and credit your Account for the amount of the transfer.

Suspension and Reinstatement of the External Funds Transfer and/or Zelle Service

In the event that we at any time incur a problem with your use of the Service, including without limitation a failure in attempting to debit any of your Accounts or to collect with respect to any of your funds transfers as described above, and without limiting any other right or remedy that we may have under this Agreement or otherwise, we reserve the right to suspend your right to use the Service, immediately and without prior notice to you. You understand and agree that such action is reasonable for us to take in order to protect the Credit Union from loss. In the event of such suspension, you may request reinstatement of your service by contacting us using any of the methods provided for under this Agreement (see “**Error Reporting and Claims**,” below). We reserve the right in our sole discretion to grant or deny reinstatement of your use of the Service. In the event we agree to reinstate you, we reserve the right to, and ordinarily will, initially reinstate your Service subject to lower per-transaction and monthly dollar limits and/or with other restrictions than otherwise might be available to you. Based upon your subsequent usage of the Service, Sikorsky Financial Credit Union, Inc. in its sole discretion may thereafter restore your ability to effect transfers subject to such higher limits as may then be in effect.

Documentation

You may access a listing of all your External Transfers and their status at any time by clicking on the Activity tab within External Funds Transfer. If a transfer could not be completed, Sikorsky Financial Credit Union, Inc. and/or our service provider, upon learning that the funds transfer has failed, will make a reasonable effort to complete the transfer again. If the funds transfer fails a second time, we will notify you to contact your financial institution or other provider of the relevant Account to learn more about the failure.

Your Responsibility for Errors

You understand that we must rely on the information provided by you and you authorize us to act on any instruction which has been or reasonably appears to have been sent by you, to submit funds transfer instructions on your behalf. You understand that financial institutions receiving the funds transfer instructions may rely on such information. We are not obliged to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. You understand that if you provide us with incorrect information or if there is any error in your instruction we will make all reasonable efforts to reverse or delete such instructions, but you accept full responsibility for losses resulting from any of your errors, duplication, ambiguities or fraud in the information that you provide. You agree not to impersonate any person or use a name that you are not authorized to use. If any information you provide is untrue, inaccurate, not current or incomplete, without limiting other remedies, Sikorsky Financial Credit Union, Inc. reserves the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

Error Reporting and Claims

In case of errors or questions about your funds transfers, contact us as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. You can see a complete listing of all your External Transfers at any time by clicking on the Activity tab within External Funds Transfer or within your Zelle profile. We must hear from you within 60 days after we sent you the FIRST statement on which the error or problem appeared.

If your statement shows transfers that you did not make, notify us AT ONCE. The best way to reach us is to call us at (203) 377- 2252 (toll free 1-888-753-5553), Member Service. You may also visit one of our branches; or write us at Sikorsky Financial Credit Union, Inc., Attention: Operations Department, P.O. Box 305, Stratford, CT 06615.

(1) Tell us your name, and the account number of the Account to which the error relates. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information. (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether we committed an error within 10 business days (20 business days for new member accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new member accounts) to investigate your complaint or question. If we decide to do this, we will credit/debit the applicable Accounts within 10 business days (20 business days for new member accounts) for the amount you believe is in error, so that you or your intended Recipient will have use of the money during the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we may not credit/debit the applicable Accounts.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

We are not responsible for errors, delays and other problems caused by or resulting from the action or inaction of financial institutions holding the Account or the Account of your Recipient. Although we will try to assist you in resolving any such problems, you understand that any such errors, delays or other problems are the responsibility of the relevant financial institution or the Recipient. Any rights you may have against a financial institution for such errors, delays or other problems are subject to the terms of the agreements you have with such financial institution, including any time limits during which complaints must be made.

Proprietary Rights

You acknowledge and agree that Sikorsky Financial Credit Union, Inc. and/or our service provider own all rights in and to the External Funds Transfer and Zelle Service. You are permitted to use the Service only as expressly authorized by this Agreement. You may not copy, reproduce, distribute, or create derivative works, reverse engineer or reverse compile Sikorsky Financial Credit Union, Inc.'s and/or our service provider's Service or any of our, and/or our service provider's services or technology.

No Unlawful or Prohibited Use

As a condition of using the Service, you warrant to us that you will not use the 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. You further warrant and represent that you will not use the Service in any manner that could damage, disable, overburden, or impair the Service or interfere with any other party's use and enjoyment of the Service. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Service. You 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

We may modify or discontinue the Service or your account with us, with or without notice, without liability to you, any other user or any third party. We reserve the right, subject to applicable law, to terminate your account and your right to use the Service at any time and for any reason, including without limitation if we, in our sole judgment, believe you have engaged in conduct or activities that violate any of the Terms or the rights of Sikorsky Financial Credit Union, Inc. and/or our service provider, or if you provide us with false or misleading information or interfere with other users or the administration of the Services. We reserve the right to charge a fee for the use of the Service and any additional services or features that we may introduce. You understand and agree that you are responsible for paying all fees associated with the use of our External Funds Transfer and Zelle Service. You may obtain our current fees on our Schedule of Charges, located on our website https://www.sikorskycu.org/vSiteManager/Upload/Docs/Schedule_of_Charges.pdf.

You may terminate your account with Sikorsky Financial Credit Union, Inc. at any time by contacting us. Once your account with Sikorsky Financial Credit Union, Inc. has terminated for any reason, you will have no further right or access to use the Service.

Links to Third Party Sites

The Sikorsky Financial Credit Union, Inc. website may contain links to other websites ("**Linked Sites**"). Such links are provided solely as a convenience to you. Sikorsky Financial Credit Union, Inc. does not screen, approve, review or otherwise endorse any content or information contained in any Linked Sites. You acknowledge and agree that Sikorsky Financial Credit Union, Inc., its affiliates and partners are not responsible for the contents of any Linked Sites, including the accuracy or availability of information provided by Linked Sites, and makes no representations or warranties regarding the Linked Sites or your use of them.

Security Procedures

You understand that the financial institution at which an Account is maintained may contact us to verify the content and authority of funds transfer instructions and any changes to those instructions. You understand that, as your agent, we may provide to such financial institution such information as may be required to verify the instructions and may constitute a valid security procedure under the rules governing such Account.

Deviating from Security Procedures

You agree to allow us to authorize any financial institution at which you have an Account to accept funds and transfer instructions in accordance with any authorization procedures as may be agreed from time to time between you and such financial institution, or between us, on your behalf, and such financial institution, without verifying the instructions under the established security procedures, regardless of whether such security procedures were agreed by you directly or by us on your behalf. In addition you agree that we may authorize such financial institutions to charge and debit your accounts based solely on these communications.

Account Number Policy

If funds transfer instructions identify a bank or beneficiary by name and account number, the relevant financial institution may execute those instructions by reference to the number only, even if the number does not correspond to the name. You understand that such financial institutions may not investigate discrepancies between names and numbers. In addition, you agree that we have no responsibility to investigate discrepancies between names and numbers.

Joint Account Holder

In submitting your application for the External Funds Transfer and Zelle Service, you confirm that, if any of your Accounts is a joint account, your joint account holder has consented for you to use your Accounts for the Service. We will end your use of the Service if any joint account holder notifies us that (i) they never consented to your use of our External Funds Transfer and Zelle Service, (ii) the joint account can no longer be operated on your instructions alone, or (iii) they are withdrawing consent for you to operate the joint account.

Means of Transfer

You authorize us to select any means we deem suitable to provide your funds transfer instructions to the applicable financial institution. These choices include banking channels, electronic means, funds transfer systems, mail, courier, or telecommunications services, intermediary banks and other organizations. You agree to be bound by the rules and regulations that govern the applicable funds transfer systems, such as CHIPS or automated clearing house (ACH) as published by the National Automated Clearinghouse Association (NACHA). We shall make all reasonable efforts to ensure that your transfer requests are processed on time; however, we reserve the right to hold funds beyond the normal period and if any interest is earned will be the property of Sikorsky Financial Credit Union, Inc.

Our Liability

If we do not provide a funds transfer instruction on time, if we cause an incorrect amount to be removed from an Account or if we cause funds from an Account to be transferred to any account other than the Account or Recipient's account specified in the applicable funds transfer instruction, we shall be responsible for returning the improperly transferred funds and/or for directing any misdirected funds to the proper Account or intended recipient's account. Sikorsky Financial Credit Union, Inc. is not responsible or liable if your or the Recipient's financial institution's system fails and we are unable to complete the transfer. Except as otherwise required by law, Sikorsky Financial Credit Union, Inc. shall in no other event be liable for any losses and damages other than those arising from gross negligence or willful misconduct on our part or if we breach a representation or warranty of Sikorsky Financial Credit Union, Inc. hereunder.

You agree that your transfer instructions constitute authorization for us to complete the transfer. You represent and warrant to us that you have enough money in the applicable Accounts to make any funds transfer you request that we make on your behalf through the Service. You understand and agree that we are not liable under any circumstances for any losses or damages if, through no fault of ours, you do not have enough money to make the funds transfer and the funds transfer is not completed or is later reversed or if your financial institution does not permit the transfer or the funds transfer would exceed the credit limit on any applicable overdraft line.

You also understand and agree that we are not responsible for any losses or damages if circumstances beyond our control (such as fire or flood) prevent us from making a funds transfer or if the Sikorsky Financial Credit Union, Inc. website was not working properly and you knew about the breakdown when you started the funds transfer.

Limitation of Warranty and Liability

YOU UNDERSTAND AND AGREE THAT OUR EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE IS PROVIDED "AS-IS." EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT OR AS REQUIRED BY LAW, WE ASSUME NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MIS-DELIVERY OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE 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 LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH ON THE SIKORSKY FINANCIAL CREDIT UNION, INC. WEB SITE OR IN THIS AGREEMENT, WE DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD PARTY RIGHTS, AND WE MAKE NO WARRANTY OR REPRESENTATION REGARDING THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE, THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE, THE ACCURACY OF ANY INFORMATION RETRIEVED BY US FROM THE

ACCOUNTS OR THAT THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE WILL MEET ANY USER'S REQUIREMENTS, BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE.

EXCEPT AS DESCRIBED IN THIS AGREEMENT, WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM THE USE OF OR THE INABILITY TO USE THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE, ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY US FROM THE ACCOUNTS, ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY, ANY TRANSACTIONS ENTERED INTO BASED ON THE EXTERNAL FUNDS TRANSFER AND ZELLE SERVICE, ANY LOSS OF, UNAUTHORIZED ACCESS TO OR ALTERATION OF A USER'S TRANSMISSIONS OR DATA OR FOR THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF WE HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Indemnification

You agree to indemnify, defend and hold harmless Sikorsky Financial Credit Union, Inc., our affiliates, partners, officers, directors, employees, consultants, service providers and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorney's fees) arising from your use of the External Funds Transfer and Zelle Service, our reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement, your violation of the Terms or your infringement, or infringement by any other user of your Sikorsky Financial Credit Union, Inc. account, of any intellectual property or other right of any person or entity.

Recipient

In the event that you are an intended Recipient, another customer (the "**Transferor**") has instructed us to transfer funds (the "**Funds**") to an account you designate at your bank or other financial institution (the "**Account**"). In addition to the Terms herein, you agree to accept the terms and conditions set forth below.

You authorize us to transfer the Funds to your Account. In order for us to complete the transfer, you will be prompted to provide us with the following information (the "**Information**"): 1) your full name; 2) your current residential address; 3) the name of your bank or financial institution and ABA routing number (the 9-digit number that appears on the far left on the bottom of your check) of the financial institution which holds your Account; and 4) the Account number. We will utilize the Automated Clearing House (ACH) system to send the Funds to your Account. We will act on the information provided by you in completing ACH credit instructions to your Account. If for any reason your financial institution returns the ACH credit or the credit goes to the wrong financial institution or Account because you have provided us with incorrect information, we may in our sole discretion, take reasonable efforts to complete the credit transaction or return the Funds to the Transferor.

You agree not to impersonate any person or use a name that you are not authorized to use. You warrant and represent that you are the person intended by the Transferor and entitled to receive the Funds; that you are not a person whose Accounts are blocked under regulations of the Office of Foreign Asset Control (OFAC) of the United States Treasury Department; and that the Information you will provide is true, correct and complete.

We reserve the right to decline to complete any transfer, even after you have agreed to all of the Terms, if we have reason to believe that completing the transfer would result in a violation of law or expose us to liability or risk of loss. If the transfer is rejected for any reason, the funds will be returned to the Transferor.

Miscellaneous

You understand and agree that our service provider is not a bank, a broker-dealer firm, or any other kind of financial institution. You represent and warrant that you are who you claim to be; that you are the rightful owner of all Content and the Accounts linked for the purposes of the External Funds Transfer and Zelle Service; and that you are rightfully authorizing us to access the Accounts.

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

The most current version of this Agreement as it appears on the External Funds Transfer and Zelle Services, 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 External Funds Transfer and Zelle Service. This Agreement may be amended, or any of Sikorsky Financial Credit Union, Inc.'s rights waived, only if Sikorsky Financial Credit Union, Inc. agrees in writing to such changes, or you continue using the External Funds Transfer and Zelle Service following receipt of notice of any changes proposed by Sikorsky Financial Credit Union, Inc. All notices to you shall be in writing and shall be made either via e-mail, conventional mail or messages delivered through the Services, at Sikorsky Financial Credit Union, Inc.'s discretion. All notices to Sikorsky Financial Credit Union, Inc. must be made in writing. This Agreement is personal to you and you may not assign it to anyone.

If either of us has any dispute or disagreement with the other regarding this Agreement that we cannot resolve amicably, both parties agree that the sole and exclusive remedy shall be binding arbitration in accordance with the then-current rules and procedures of the American Arbitration Association. This Agreement shall be governed by and construed in accordance with the laws of the State of Connecticut, without giving effect to its conflict of law's provisions or your actual state or country of residence. If for any reason a court of competent jurisdiction finds any provision or portion of the Terms to be unenforceable, the remainder of the Terms will continue in full force and effect.

This Agreement shall take effect immediately upon your acceptance of the Agreement and/or your registration and use of the Service.