

RadiFi Digital Banking Agreement and Disclosure

NOTE: Digital Banking Services are governed by and subject to the terms of the enclosed Digital Banking Service Agreement and Disclosure, which you should read before you register. Please keep the agreement for future reference or you can print a copy of the disclosure from our website at www.radificu.org. Deposit accounts and loans that are jointly held may be included in multiple Digital Banking relationships. This means that if one joint account holder establishes a Digital Banking relationship for an account or loan, the other joint account holder will have access to the same Digital Banking relationship.

DIGITAL BANKING SERVICE AGREEMENT AND DISCLOSURE

By completing the Digital registration to subscribe to certain digital banking and related services offered by RadiFi Federal Credit Union as described in this Service Agreement and Disclosure Statement (this "Agreement") and as otherwise made available by RadiFi from time to time (collectively, "Digital Banking"), or by your initial access to Digital Banking, and in consideration of our allowing you access to Digital Banking, you agree to the terms and conditions of this Agreement. Each reference in this Agreement to the "Credit Union", "we", "us", or "our" refers to RadiFi Federal Credit Union and each reference to borrower, authorized signer, or authorized user for an Account (as defined below) who is now or hereafter enrolled in any one or more of Digital Banking services with respect to the Account. Each time you use Digital Banking constitutes confirmation by you or your agreement to and understanding of the terms of this Agreement and any screens that appear when you sign on to Digital Banking.

1. Hardware and Software Requirements. To access your Account(s) through RadiFi Digital Banking, you must have an Eligible Account and follow our security processes. You can use any device (computer, tablet, smartphone) which supports an Internet or Wi-Fi connection. The Internet browser (Chrome, Firefox, etc.) you use will need to support "cookies" as well as 128-bit encryption. Use of our "Digital Banking" requires you to maintain an email address and either a printer or sufficient electronic space to store this disclosure, and subsequent electronic documents you wish to save. You also must provide the type of telephone service and Internet access service required by the Hardware. Once you have the supported Hardware, and any required Internet access has been established, you will be able to access Digital Banking services through our vendor (the "Service Provider") that will act as an interface between you and RadiFi. You are and will remain solely responsible for the purchase, hook-up, installation, loading, operation and maintenance of the Hardware, the telephone service, and the Internet access service to your device, and for all related costs. You are solely responsible for any loss, breach, or liability resulting from a computer virus, malware and/or other related issue resulting from your access to Digital Banking.

2. The Accounts. (a.) Generally: You agree to use Digital Banking solely for the service described in this Agreement, and solely in connection with each deposit account (collectively, the "Deposit Accounts") and each loan account (collectively, the "Loan Accounts") held by RadiFi or subsequently designated by you described below, (collectively, the "Accounts") except as otherwise expressly provided in this Agreement or as otherwise permitted by us from time to time.

3. Digital Banking ID and password: Confidentiality of Digital Banking ID and password. All Digital Banking transaction or inquiries must be initiated by use of your Digital Banking ID and password. The first time you sign into Digital Banking you will be required to create your RadiFi Digital Banking ID and your password. You should change your password often, as provided in the Digital Banking site. **DIGITAL BANKING ID AND PASSWORD: YOU AGREE TO KEEP YOUR DIGITAL BANKING ID AND PASSWORD CONFIDENTIAL. USE OF THE DIGITAL BANKING ID AND PASSWORD BY YOU OR BY ANY OTHER PERSON ON YOUR ACCOUNT WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION OR REQUEST COMMUNICATED THROUGH DIGITAL BANKING.** You agree that any Digital Banking transaction or request initiated using your Digital Banking ID and password will be subject to and governed by this Agreement. Your Digital Banking ID and password may be revoked or canceled at any time without giving you prior notice to assist us in maintaining the security of your Accounts. The Digital Banking ID and password are used to identify you as an authorized user of RadiFi's Digital Banking site. You therefore agree to notify us immediately if the secrecy of your Digital Banking ID or password is compromised.

If you forget your Digital Banking ID or password or if your password has been disabled, you must contact us to have your Digital Banking ID and/or temporary password issued to you. You can setup a forgot password question and answer that only you know that will reset your password back to the initial default password.

4. Business Days. Business days for the Credit Union and for Digital Banking are Monday through Friday, excluding federal holidays. You may access the accounts through Digital Banking 24 hours a day, seven days a week except that Digital Banking may be closed for maintenance. We will try to notify you of the maintenance period prior to the

maintenance window. Cut-off times for specific services are provided in Sections 6 and 8.

5. Digital Banking Services. You may use Digital Banking to perform any of the following services designated by you or subsequently added by you as provided below: (a.) to transfer funds between any Deposit Accounts that are checking, savings or money market deposit accounts; (b.) to receive and download balance and transaction information for Accounts; (c.) to pay bills electronically from a Deposit Account that is checking account with unlimited checking privileges; (d.) to transfer funds between other deposit accounts at other financial institutions and RadiFi; and (e.) to receive messages from and transmit message to the Credit Union all as described in this Agreement and the Digital Banking site. You may enroll Digital for access. You may cancel any service by contacting Member Service or by visiting any RadiFi office. If after any sixty-day period of inactivity occurs, then we will automatically cancel your Digital Banking services. This may result in previous information you entered being deleted. We may or may not be able to restore your access for this information. As used in this Agreement, the term "electronic fund transfer or bill payment (Other than a bill payment made by check or other paper item)", as these terms are defined below.

6. Transfers to and from Accounts. (a) Deposit Accounts. You may use Digital Banking to initiate electronic fund transfers from one Deposit Account that is a checking, savings, or money market deposit account to any other Deposit Account this is a checking, savings, or money market deposit account as provided in this Agreement. These types of transactions are referred to in this Agreement as "bank transfers".

(b) Authorization. You expressly authorize us to debit the appropriate Deposit Account in the amount of any bank transfer initiated through Digital Banking by you and/or joint account holder using your Digital Banking ID and password. You agree that we may treat any such bank transfer from a Deposit Account the same as a duly executed written withdrawal, transfer, or check and that we may treat any such bank transfer to a Deposit Account the same as a deposit, all in accordance with the terms of this Agreement and your deposit agreement(s) with us.

(c) Limitations. Your ability to initiate transfers between Deposit Accounts may be limited by federal law or by the terms of your deposit agreement with us. Transfers from Deposit Accounts that are savings or money market deposit accounts are limited as required by federal regulation. You agree that we may, without notice or other obligation to you, refuse to make any transfer for security reasons or as otherwise expressly provided in this Agreement or your deposit agreement with us.

7. Account Information. You may use Digital Banking to receive, download, and store or print information regarding an Account that is routinely set forth in the statement for the Account debits and credits made to the Account, amounts and item numbers for items drawn on the Account (if applicable), and the daily Account balance (including interest credited to a Deposit Account and finance charges accrued on a Loan Account). If the Account is a Deposit Account that consists of two sub-accounts. The account information provided will be for the sub-account through which you have access to your funds in the Account. If the Account is a Certificate of Deposit or an Individual Retirement Account, the Account balance will be the only information provided.

All Account information provided via Digital Banking will be current business day, will reflect transfers or bill payments made, and are subject to further adjustment and correction. Because the information made available to you is "raw data" furnished through the Service Provider and is subject to change, we cannot assure you of the accuracy or completeness of the information. You will still receive your usual statement and adjustments may have been made to your account in connection with the preparation of your statement.

8. Secure Member Message Center Service. You may use Digital Banking to send electronic message to us. The message service may not be used to make bank transfers between Accounts or to make bill payments from an account. Messages transmitted by you to us via Digital Banking after 4:00 PM will not be delivered to us immediately. If you need to contact us immediately to stop payment, to report an unauthorized use of your Digital Banking ID and password, to report unauthorized access to an Account, or for any other reason, you should call us at (904) 475-8000. We will not be responsible for acting on or responding to any message request made through Digital Banking until we receive your message and have a reasonable opportunity to act. You should check your message center regularly; we will attempt to notify you by email or phone in the event of any technical difficulties or other occurrence that may affect your use of Digital Banking Message Center.

9. Additional Services. We may, from time to time, make additional services available through Digital Banking. We will notify you of the availability and terms of these new services. By using these additional services when they

become available, you agree to be bound by this Agreement and any additional instructions, procedures and terms provided to you with respect to each of these new services.

10. Fees and Charges. Free for current members.

11. Errors and Adjustments. We agree to correct any error made in crediting or debiting any Account by making the appropriate adjustment to your Account balance. You agree to repay promptly any amount credited to your Account in error and you authorize us to initiate a debit transfer to any Account to obtain payment of any erroneous credit.

12. Account Reconciliation. The Deposit Account statements, or other notices provided to you by us will notify you of (a) the execution of transfers or bill payments and the debits to the Deposit Account made with respect to such transfers and bill payments, and (b) amounts debited by the Credit Union from the Billing Account or any other account for payment of the services or other charges pursuant to this Agreement. You agree that we will not be required to provide any notice to you of the execution of transfers, bill payments, or debits. You agree to promptly report any discrepancies between your records and the Deposit Account statements or any other notices mailed to you, as provided in Section 17 and in the notice "In Case of Errors or Questions About Your Digital Banking Electronic Fund Transfers" for electronic fund transfers, and as provided in the Rules and Regulations for other items and debits.

13. Settlement of Obligations. To the fullest extent permitted by applicable law, you authorize us to obtain payment of your obligations to us under this Agreement from time to time by:

- (a) initiating debit or credit transfers to any of the Accounts.
- (b) deducting the payment from the amount of any transfer or bill payment.

Such obligations include without limitation, fees owed to us and settlement for transfers or bill payments initiated through Digital Banking. At the time any account is closed (whether by you, by us, or otherwise) or a Digital Banking service is terminated (whether by you, by us, or otherwise,) you agree that all such obligations will be immediately due and payable to us, and you authorize us to withhold the amount of any such obligations from any Account. Debiting an account or deducting payment from the amount of any transfer or bill payment is not the Credit Union's exclusive remedy under this or any other section of this Agreement, and the Credit Union will not be deemed to have made an election of remedies by making any such debit or deduction on any one or more occasions.

14. Radifi's Liability for Failure to Make or Stop Certain Electronic Fund Transfers. If we do not complete an electronic fund transfer to or from a Deposit Account on time or in the correct amount according to our agreement with you, we will only be liable for your direct losses or actual damages. However, there are some exceptions we will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in the Deposit Account (or any linked account) to make the electronic fund transfer.
- If the electronic fund transfer would go over the credit limit on any line of credit linked to the Deposit Account.
- If you have not properly followed the terms of this Agreement or instructions provided by the Digital Banking site regarding how to make an electronic fund transfer.
- If any data or instructions transmitted via Digital Banking are inaccurate or incomplete.
- If you do not initiate an electronic fund transfer according to the time limits set forth in this Agreement and the Digital Payee list, or if the payment amount requested is less than the full amount due.
- If the electronic fund transfer has been transferred from the Deposit Account to a third party, including, without limitation, and third party through whom payment is made and any payee or its financial institution.
- If any part of the Digital Banking system, including the bill payment service, was not working properly and you knew about the breakdown when you started your electronic fund transfer.
- If the circumstances beyond our control, such as an act of God, failure, delay, or error on the part of any third-party service provider (including, without limitation, the Service Provider, the United States Postal Service, or any other delivery service), power outage, difficulty with telephone or cable lines or satellite communications, difficulty with any Hardware, Software, or the Service Provider, computer virus or related problem, or cessation of the operation of the Service Provider or the arrangement between the Credit

Union and the Service Provider, prevent or delay the electronic fund transfer, despite reasonable precautions that we have taken. If your funds are being held or frozen or are subject to legal proceedings.

- If the funds in the Deposit Account are unavailable (funds are only conditionally credited until they become available for withdrawal.)
- If your Digital Banking ID and password has been reported lost or stolen or if we have any other reason to believe that an electronic fund transfer may be erroneous or unauthorized.
- If you or any joint holder of or authorized cosigner on a Deposit Account has requested that we stop payment of the electronic fund transfer.
- If you have exceeded the limitations on the number of withdrawals or transfers allowed during the statement period for the type of Deposit Account you have with us (e.g., certain types of savings accounts, including money market deposit accounts).
- If the Deposit Account has been closed.
- If we do not receive the necessary transfer information from you or any third party, or if such information is incomplete or erroneous when received by us.

There may be other exceptions stated in this or any other applicable agreement that we may have with you.

15. Limits on Radifi's Liability. Our liability for electronic fund transfers made to or from Deposit Accounts is also governed by Sections 15 and 17. If any provision herein is inconsistent with any provision of Section 15 or 17 or any provision of applicable law that cannot be varied or waived by agreement, the provisions of those Sections or applicable law shall control. To the fullest extent permitted by applicable law you agree that we will have no liability whatsoever for any loss, damage, or claim arising out of any delay or failure in the performance of any Digital Banking service in accordance with the terms of this agreement. Our duties and responsibilities to you are strictly limited to those described in the Agreement, except with respect to any provisions of the law applying to electronic fund transfers that cannot be varied or waived by agreement. In no event will the Credit Union be liable for any consequential special or punitive damages or for any indirect loss that you may incur or suffer in connection with the service (even if the Credit Union has been informed of the possibility of such damages), including, without limitation, attorneys' fees. The Service Provider is an independent contractor and not the Credit Union's agent. The Credit Union's sole duty shall be to exercise reasonable care in the initial selection of the Service Provider. YOU ACKNOWLEDGE THAT NO EXPRESS OR IMPLIED WARRANTY, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE IS MADE BY THE CREDIT UNION WITH RESPECT TO ANY DIGITAL BANKING SERVICE, AND THE CREDIT UNION HEREBY DISCLAIMS ALL SUCH WARRANTIES. To the fullest extent permitted by applicable law, and without limiting the generality of the foregoing, the Credit Union shall not be liable at any time to you or any other person for any loss, charge, fee, penalty, expense or other damage resulting from any failure or delay of the performance of the Credit Union's responsibilities under this Agreement which is caused or occasioned by any act or thing beyond the Credit Union's reasonable control, including without limitation, legal restraint, interruption of transmission or communication facilities, equipment failure, electrical or computer failure, war, emergency conditions, acts of God, fire, storm, or other catastrophe, or Internet Access, or refusal or delay by the Service Provider or another bank or financial institution to execute any transfer or bill payment. In addition, the Credit Union shall be excused from any failure or delay in executing a bank transfer or bill payment, if such execution would result in the violation of any applicable state or federal law, rule regulation or guideline. To the fullest extent permitted by applicable law, you agree that the Credit Union shall not have any liability whatsoever for any loss caused by the act, error, or omission of you or any other person, including, without limitation, the Service Provider, any Internet access service provider, any federal reserve bank or transmission or communications facility or any intermediary or receiving financial institution, and no such person shall be deemed the Credit Union's agent.

16. Your Liability for Unauthorized or Erroneous Transfers. To the fullest extent permitted by applicable law, you agree to be responsible for all unauthorized or erroneous transactions initiated through Digital Banking. Your liability for unauthorized and erroneous items other than electronic fund transfers is also governed by the Rules and Regulations. The following provisions of this Section apply only to your liability for unauthorized electronic fund transfers. An unauthorized electronic fund transfer means an electronic fund transfer from a Deposit Account that is initiated by another person without your authority to initiate the electronic fund transfer and from which you receive no benefit. Tell us AT ONCE if you believe your Digital Banking ID and password has been lost or stolen or if someone has transferred or may transfer money through Digital Banking without your permission. Telephoning us at (904) 475-8000 is the best way of keeping your possible losses down. You could lose all the money in the Deposit Account plus some or all the money in any linked account. (If you believe your Digital Banking ID and password has been lost or stolen, and you tell us with 2 BUSINESS DAYS after you learn of the loss or theft, you can lose no more than \$50 if someone used your Digital Banking ID and password without your permission.) If you do NOT tell us within 2

BUSINESS DAYS after you learn of the loss or theft of your Digital Banking ID and password and we can prove we could have stopped someone from using your Digital Banking ID and password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows electronic fund transfers that you did not make, tell us at once. If you do not tell us within 60 CALENDAR DAYS after the statement, we mailed to you, you may not get back any money you lost after the 60 CALENDAR DAYS if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or an extended hospital stay) kept you from telling us, we will extend the time periods. If you believe your Digital Banking ID and password has been lost or stolen or that someone has transferred or may transfer money from a Deposit Account without your permission call:

Digital Banking Member Support
P.O. Box 2357
Jacksonville, FL 32232
904-475-8000 or Toll-free 800-443-2664

17. Rejection of Payment Orders; Overdrafts. You acknowledge that the Credit Union or the Service Provider may from time to time, in its sole discretion, reject any transfer or bill payment request (any "payment order") or return any transfer or bill payment (a) if there are insufficient or unavailable funds in the Deposit Account or the Deposit Account has been closed or is frozen, (b) if the payment order does not conform to the terms of this Agreement or the Digital Banking site, or (c) if the payment order appears to be a duplicate, but neither the Credit Union nor the Service Provider is under any obligation to recognize that a payment is a duplicate and you should not rely on the Credit Union or the Service Provider to do so. If a payment order is rejected, we will notify you and you will have the sole obligation to remake the payment order in accordance with the terms of this Agreement and the Digital Banking site. The Credit Union or the Service Provider may from time to time, in its sole discretion and without any obligation to do so, execute any payment order or make any bank transfer or bill payment even though an overdraft to the Account results. To the extent permitted by applicable law, you agree that neither the Credit Union nor the Service Provider will have any liability whatsoever for refusing to accept any payment order or rejecting or returning any transfer or bill payment. If an overdraft occurs in a Deposit Account, you agree to cause sufficient available funds to pay the amount of the overdraft to be deposited into or credited to the Deposit Account before the end of that business day. Any overdraft existing at the close of a business day is immediately due and payable without notice or demand.

18. Disclosure of Deposit Account Information to Third Parties. You agree that we may from time to time disclose to third party's information about your Deposit Account or the transactions you make through Digital Banking. We will disclose information to third parties about your Deposit Account or the transfers you make:

- (a) Where it is necessary for completing bank transfers or bill payments or providing any other service in connection with Digital Banking; or
- (b) In order to verify the existence and condition of your Deposit Account for a third party, such as a credit bureau, or
- (c) In order to comply with government agency or court orders; or
- (d) If you give us your written permission.

19. Other Agreements; Severability; Governing Law. The terms and conditions of this Agreement are cumulative with and in addition to any terms of the signature cards or account agreements for your Deposit Account(s), the Rules and Regulations, the applicable Account Disclosures, the Service Schedule, the Schedule of Funds Availability, the Credit Union's Electronic Fund Transfer Agreement, the agreements governing the Loan Accounts, and the Application, all as may be amended from time to time. In the event of any conflict between this Agreement and the content of the Digital Banking site or any related materials regarding the Credit Union's obligation to you, the terms of this Agreement will control. If any provision of this Agreement or of any writing used in connection with this Agreement is unlawful or unenforceable, each such provision or writing will be without force and effect without thereby affecting any other provision hereof.

No consumer protection provision of the federal electronic Fund Transfer Act or Federal Reserve Regulation E is intended to be waived by you under this Agreement unless the waiver is permitted by law. The parties agree to be bound by the operating rules and guidelines of the National Automated Clearing House Association and the applicable local automated clearinghouse association as in effect from time to time with respect to all automated clearing house transfers made hereunder. This Agreement will be governed by the substantive laws of the United States, applicable federal regulations, and to the extent not inconsistent therewith the laws of the State of Florida.

20. Amendments. We may amend this Agreement from time to time. Each amendment will be affected by our mailing or otherwise delivering the amendment, revised agreement and/or notice thereof to you in accordance with applicable federal and state laws. If no federal or state law specifically governs the amendment, the amendment shall be rejected by mailing or otherwise delivering it to you or posting it in our full- service branch offices at least 10

calendar days prior to the effective date of the amendment. Notwithstanding the foregoing and to the extent permitted by applicable law, we may change any term of this Agreement without prior notice or obligation to you:

- (a) if the Software or the Service Provider changes any term without providing us sufficient notice to enable us to properly notify you;
- (b) for security reasons
- (c) to comply with applicable law, or
- (d) as otherwise expressly provided in this Agreement.

21. Termination. You agree that we may cancel or restrict your use of Digital Banking or any RadiFi Digital Banking service at any time upon such notice (including email) as is reasonable under the circumstances. You may cancel Digital Banking by calling Digital Banking Member Support at (904)475-8000 or by email or written request. If you cancel the bill payment service, all pending and/or recurring bill payments should be canceled by you before you cancel the service.

22. Assignment. You may not assign all or any part of your rights or obligations under this Agreement without our prior express consent, which may be withheld in our sole discretion. We may assign or delegate all or any part of our rights or obligations under this Agreement, including, without limitation, the performance of the services described herein. This Agreement will be binding on and inure to the benefit of the successors and assigns of either party.

23. No Third-Party Beneficiaries. This Agreement is for the benefit of you and the Credit Union and is not intended to grant, and shall not be construed as granting, any rights to or otherwise benefiting any other person, except as expressly otherwise provided in this Agreement.

24. Binding Arbitration of Disputes and Jury Trial Waiver. You and the Credit Union agree that transactions under this Agreement constitute transactions in "commerce" within the meaning of the Federal Arbitration Act ("FAA") (9 U.S.C. @ 1. et seq.). You and the Credit Union agree that any controversy or claim between you and the Credit Union or between you and any of the officers, employees, agents, or affiliated companies of the other of the Credit Union, arising out of or relating to this Agreement, or any of the transactions contemplated under this Agreement, or any relationship that results from any of the foregoing, whether based in contract, on an alleged tort or on any other legal theory, and whether asserted as an original or amended claim, counterclaim, cross claim, or otherwise shall be settled by binding arbitration pursuant to the FAA. The arbitration shall be administered by the American Arbitration Association under its then current Commercial Arbitration Rules. Judgment on the arbitrator's award may be entered in any court of competent jurisdiction. At the request of either party, the arbitrator shall be an attorney having at least 15 years' experience. Any dispute regarding whether a particular claim is subject to arbitration will be decided by the arbitrator. Any court of competent jurisdiction may compel arbitration of claims pursuant to this Agreement. This agreement to arbitrate disputes will survive termination of this Agreement.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DIGITAL BANKING ELECTRONIC FUNDS TRANSFERS, YOU AGREE TO NOTIFY US AS SOON AS YOU CAN AT:

RadiFi
Digital Banking Support
P.O. Box 2357
Jacksonville, FL 32232
904-475-8000 or Toll-free 800-443-2664

If you think your statement is otherwise wrong or if you need more information about a transfer other than a Digital Banking electronic fund transfer, telephone us at our telephone number or write us at our address shown on your periodic statement for the Deposit Account. We must hear from you no later than 60 CALENDAR DAYS after we sent the FIRST statement on which the problem or error appeared:

- 1) Tell us your name and the Deposit Account number.
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an 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 tell you the results of our investigation within 10 BUSINESS DAYS after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 CALENDAR DAYS to investigate your complaint or question. If we decide to do this, we will credit your account within 10 BUSINESS DAYS for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. When we ask you to put your complaint or question in writing and we do not receive it within 10 BUSINESS DAYS, we may not credit your account. Notwithstanding the foregoing, if your notice of an error involves an electronic fund transfer that was not initiated in the United States (or any territory or possession thereof), Puerto Rico or the District of Columbia, the time limits for action in this section will be 20 BUSINESS DAYS instead of 10 BUSINESS DAYS and will be 90 CALENDAR DAYS instead of 45 CALENDAR DAYS. After we complete our investigation, we will send you a written explanation within 3 BUSINESS DAYS. You may ask for copies of the documents that we used in our investigation. If the error or question does not involve an electronic fund transfer from a Deposit Account made through Digital Banking, different error notification procedures may apply.