

RadiFi External Transfers Agreement

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. This subsequent agreement outlines agreement for RadiFi Federal Credit Union external transfers service. Please keep the agreement for future reference or you can print a copy of the disclosure from our website at www.radificu.org.

EXTERNAL TRANSFER SERVICE AGREEMENT

By checking "I agree to the terms and conditions", you agree to be bound by these terms of service for transferring funds. This is a legal agreement between you and RadiFi Federal Credit Union (RadiFi).

Within Digital Banking, you may separately enroll for the External Transfer Service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at RadiFi and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at RadiFi. An outbound transfer moves funds from an account at RadiFi to an account outside of RadiFi. You will need to enroll each of your non-RadiFi accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with RadiFi procedures. The verification process must be completed by you prior to using the Service. You will have 5 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your RadiFi account the business day following the day you initiate the transfer, provided you have met RadiFi's cutoff time for submitting External Transfers. In the case of a future-dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:00 pm EST. Funds requested to be transferred will be debited/credited to the non-RadiFi account according to the receiving Financial Institution's availability and transaction processing schedule.

Requests for immediate transfers of funds cannot be cancelled. Future-dated and recurring transfers can be canceled by 3:00 pm EST the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer.

There currently is no fee for an external transfer with the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and RadiFi:

1. One inbound transfer per day not to exceed a total of \$1,000
2. One outbound transfer per day not to exceed a total of \$1,000

The above limits apply to the total of all External Transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the master Digital Banking Services Agreement signed by you when opening your Digital Banking account or any amendments thereto. A current copy of the Digital Banking Agreement can be found on the Disclosures section of our website.