

RadiFi Member to Member 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 Member to Member transfer services. Please keep the agreement for future reference or you can print a copy of the disclosure from our website at www.radificu.org.

MEMBER TO MEMBER 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).

In these terms, "you" refers to the party using the service to initiate funds transfers. "We", "us", and "our" refer to RadiFi, the financial institution that processes the Member-to-Member funds transfer services or "the service".

This service allows you to initiate funds transfers from your accounts to other members and account holders of RadiFi. Once you have successfully added a Member-to-Member account to your Digital Banking, this account will be ready to receive transfers, and can be edited or removed by viewing it under the "Member to Member" tab under Destination Accounts.

If this is a recurring Member-to-Member Transfer, this authorization will continue in full force and effect until such time as you cancel the recurring Transfer as provided above.

The sections below also apply to anyone using the service, whether to send or to receive funds:

1. You accept our appointment of the Service Provider as our agents to electronically process your funds transfers on our behalf as you have instructed, subject to the terms and conditions stated herein. You understand and agree that the Service Provider is not acting as a fiduciary, trustee, or money transmitter, or providing escrow service, with respect to your funds, but only acting as our processor.
2. You agree to use the service for legal purposes only and not in violation of any U.S. or foreign laws, 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 promulgated by the U.S. Treasury Department, such as sanction laws administered by the Office of Foreign Asset Control. You agree that if we suspect or believe that a transaction is unlawful or even suspicious, we may block the transaction and take any other action we deem to be reasonable. We reserve the right to suspend and/or restrict your ability to use the service, at any time for any reason.
3. We and our Service Provider will process your funds transfer request based on the information you provide. Any errors in the information (including incorrect or inconsistent account names, account numbers or Share and Loan numbers) that you provide to us are your responsibility. We are not required to investigate discrepancies between account numbers and names on the account, and you agree that we are not responsible for investigating such discrepancies.
4. If an account of yours has a joint account holder, you represent and warrant that it is not necessary that each joint account holder has consented to the Member-to-Members Transfer.
5. You will not be able to cancel or revoke a Member-to-Members Transfer once you have submitted it because processing is immediate after your submission. Recurring Member-to-Members Transfer may be deleted prior to submission of the next transfer.
6. We or our Service Provider, in our sole and absolute discretion, have the right to reject, reverse or cancel any ACH Transfer you initiate, and/or restrict or condition your ability to use the service, at any time for any reason or no reason, including but not limited to (i) insufficient funds in an account being debited; (ii) suspicious activity; (iii) order of any law enforcement agency or other legal process; (iv) inability to verify information you or others provide or are asked to provide; (v) providing us with false or inaccurate information; (vi) hacking, tampering or impacting the service functionality, availability or security; (vii) using the service for unlawful purposes (as determined by us in good faith, but without the need for inquiry); or (viii) failing to cooperate with any information request.

7. In consideration of the agreement by us and our Service Provider to act upon your request to make transfers of funds in the manner provided for in these Terms of Service:

- We are not responsible for any fees, fines or other sanctions, or damages or loss in connection with your use of the service.
- You expressly waive any and all claims you may have or assert against us or our Service Provider relating directly or indirectly to accessing or using or reliance upon any such information or data by you or anyone else.
- The term "damages" as used herein includes, without limitation, any and all liability, loss, damage, injury, claim, founded or unfounded, expense or fee of any kind, including attorneys' or accountants' fees.
- Note: If you are a consumer, the foregoing is limited to the extent that it may conflict with any non-waivable rights you may have under applicable law.

The transfer limitations and service fee may be changed at any time without notice to you or otherwise in accordance with this Agreement.