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ProFed Digital Banking Terms and Conditions

Last updated March 17, 2026

The following Digital Banking Terms and Conditions govern your use of ProFed Federal Credit Union’s digital banking services (“Digital Banking Services”), including, without limitation, online banking, mobile banking, person-to-person payment services, and external account transfer services.

These Digital Banking Terms and Conditions constitute an agreement (“Agreement”) between you and ProFed Federal Credit Union (“ProFed,” “we,” “us,” or “our”). By clicking “Accept,” enrolling in, accessing, or using Digital Banking Services, you acknowledge that you have read and agree to be bound by this Agreement, as amended from time to time.

This Agreement governs your use of the Digital Banking Services and is made available by ProFed and its designated third-party processors or service providers (collectively, the “Services”). Certain Digital Banking Services may be subject to additional service-specific agreements, disclosures, or rules, which are incorporated by reference and apply when you use those Services.

You should retain a copy of this Agreement for future reference.

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1. Definitions

- a. **Authorized Device** means any computer, mobile device, or other equipment you authorize or use to access Digital Banking Services.
- b. **Business Day** means a calendar day other than a Saturday, Sunday, or our posted Observed Holiday schedule.
- c. **Digital Banking Services** means online banking, mobile banking, and related electronic services made available by ProFed that allow you to access accounts, conduct transactions, receive information, or communicate electronically.
- d. **Electronic Fund Transfer (EFT)** has the meaning set forth in the Electronic Fund Transfer Act and Regulation E.
- e. **Electronic Records** means records created, generated, sent, communicated, received, or stored by electronic means.
- f. **External Account Transfers** means the transfers of funds between accounts at ProFed and accounts you maintain at other financial institutions that you have linked or authorized for use through Digital Banking Services.
- g. **Instruction** means any electronic command, request, authorization, or communication submitted through Digital Banking Services relating to an account, transaction, or service.
- h. **Authentication Methods** include usernames, passwords, PINs, one-time passcodes, biometric

identifiers, device-based credentials, or other methods used to verify your identity. Biometric authentication may include fingerprint, facial recognition, or other biometric identifiers supported by your device and enabled by you.

- i. **Person-to-Person Payments** means digital payment services that allow you to send funds to another person through Digital Banking Services using contact information or other identifiers through payment networks or service providers supported by Digital Banking Services.
- j. **Recipient** means the person or entity you designate to receive a Person-to-Person Payment.
- k. **Services** means the features, functions, transactions, and capabilities made available through Online Banking, Mobile Banking, and related Digital Banking Platforms, including any future services or features offered through those channels.
- l. **Service Providers** means third-party vendors, processors, or networks used to support Digital Banking Services.

2. Acceptance of Terms

Your enrollment in or continued use of Digital Banking Services constitutes your acceptance of this Agreement, the Electronic Fund Transfer Disclosure, the current Truth in Savings Rate and Fee Schedule, and any other applicable agreements or disclosures governing your accounts.

By enrolling in, accessing, or using Digital Banking Services, you acknowledge that you have received and agree to be bound by this Agreement, as amended from time to time.

3. Eligibility and Enrollment

Digital Banking Services are available to eligible members with qualifying accounts. Enrollment may require identity verification, acceptance of this Agreement, and completion of required authentication steps.

You authorize ProFed to obtain consumer reports and related information from consumer reporting agencies, including ChexSystems, in connection with enrollment, continued access, or fraud prevention relating to Digital Banking Services, as permitted by law.

ProFed reserves the right to approve, deny, restrict, suspend, or terminate access to Digital Banking Services at any time based on security concerns, account status, suspected misuse, or operational considerations.

4. Eligibility of Minors

Digital Banking Services are offered to members who are at least thirteen (13) years of age. Independent enrollment in Digital Banking Services is not permitted for individuals under thirteen (13).

By enrolling in or using Digital Banking Services, you represent that you meet these age requirements and are authorized to access the applicable account. ProFed may rely on your representation regarding eligibility.

Based on this representation, ProFed may request information to confirm eligibility and may deny, suspend, or terminate Digital Banking access if these requirements are not met.

5. Contact Information and Communications

To enroll in and use Digital Banking Services, you must provide current and accurate contact information, including a valid email address and telephone number. You agree to promptly notify ProFed of any changes to your contact information.

By providing an email address, you consent to receive communications regarding your accounts and Digital Banking Services at that address. Electronic delivery of statements, notices, and disclosures is governed by your separate eSignature and Electronic Document Delivery Agreement, if applicable.

By providing a telephone or mobile number to ProFed in connection with your accounts or Digital Banking Services, you consent to receive calls and text messages at that number regarding your accounts, including account servicing, fraud prevention, authentication, security verification, and collection purposes. Where permitted by applicable law, such communications may be made using automated dialing systems, prerecorded or artificial voice messages, or text messaging technology.

6. Authentication and Security

Access to Digital Banking Services requires the use of Authentication Methods approved by ProFed, which may include usernames, passwords, personal identification numbers (PINs), one-time passcodes, biometric identifiers, device-based credentials, or other security procedures.

You are responsible for maintaining the confidentiality and security of all Authentication Methods and devices used to access Digital Banking Services, and agree not to disclose them to any unauthorized person. All Authentication Methods approved by ProFed are considered valid means of verifying your identity, regardless of the technology used. Instructions or transactions submitted using applicable Authentication Methods may be treated as authorized by you.

Biometric authentication, if available, is provided for convenience only and does not replace other security requirements or guarantee identity verification. If multiple fingerprints, facial profiles, or other biometric identifiers are stored on your device, any person registered on that device may be able to access Digital Banking and your accounts.

You must promptly notify us if a device is lost, stolen, or compromised. You are responsible for all transactions, instructions, and activity initiated using your Authentication Methods or Authorized Devices until you notify us of suspected unauthorized access in accordance with applicable law.

Accordingly, you acknowledge that the authentication procedures used for Digital Banking Services constitute commercially reasonable security procedures for verifying the authenticity of electronic instructions. We may rely on any instruction authenticated in accordance with these procedures, subject to applicable law, including the error resolution and unauthorized transfer provisions applicable to your account.

You are responsible for maintaining reasonable security over the devices you use to access Digital Banking Services. We strongly recommend that you use up-to-date security software, including firewalls, antivirus, and anti-spyware protections, and that you install system and application updates promptly. We also recommend enabling device-level security features, such as passcodes or biometric locks, on mobile devices used to access Digital Banking Services.

You should avoid accessing Digital Banking Services from public or shared computers, unsecured wireless networks, or other publicly accessible devices due to increased security risks. If you choose to access Digital Banking Services from such environments, you acknowledge that you do so at your own risk and are responsible for taking appropriate precautions to protect your information.

7. Description of Digital Banking Services

Digital Banking Services may include, without limitation:

- a. Online banking
- b. Mobile Banking
- c. Mobile Check Deposit
- d. Bill Pay
- e. External Transfers
- f. Person-to-Person Payments
- g. Account Alerts and Notifications
- h. Secure Messaging

Digital Banking Services may also include financial education tools, credit score access, promotional offers, product applications, account management tools, and other features made available through Online or Mobile Banking.

Digital Banking Services may allow you to link or view information from accounts or services maintained at other financial institutions or third-party providers. Information obtained from external sources is provided for your convenience and may not always be current or accurate. ProFed does not control and is not responsible for the accuracy, completeness, or timeliness of information provided by third parties.

Financial education tools, credit score information, and similar features are provided for informational purposes only and do not constitute financial, legal, tax, or investment advice. Credit score information may be provided by third-party service providers and may differ from scores used by lenders for credit decisions.

Digital Banking Services may allow you to apply for accounts, products, or services electronically. All applications remain subject to ProFed's approval, underwriting, eligibility criteria, and applicable agreements or disclosures.

Digital Banking Services and features may change over time. ProFed may add, modify, limit, or discontinue services or features at its discretion. Changes to Digital Banking Services do not alter the terms governing your accounts or other products.

8. Bill Pay Services

Bill Pay services allow you to initiate payments to designated payees through Digital Banking Services.

Payments may be processed electronically or by paper check, depending on the payee, payment type,

payment network, and other factors outside ProFed's control. Processing methods, delivery times, and availability may vary.

You are responsible for scheduling Bill Pay payments far enough in advance to ensure they arrive by the applicable due dates. ProFed is not responsible for late fees, service charges, penalties, or other consequences resulting from delayed, misdirected, or failed delivery of payments caused by incorrect payee information, insufficient funds, or scheduling errors.

9. Authorization of Transactions

By enrolling in or using Digital Banking Services, you authorize ProFed to act upon, process, and post to your accounts any transaction, instruction, or request initiated through Digital Banking Services using the required Authentication Methods. Transactions and instructions submitted through Online Banking, Mobile Banking, text messaging services, automated assistance tools, or any other service delivery channel made available as part of Digital Banking Services are deemed authorized by you when initiated in accordance with applicable authentication procedures.

This authorization applies to all accounts you own, jointly own, or are otherwise authorized to access through Digital Banking Services, including any accounts opened in the future. ProFed may refuse any transaction that would exceed available funds, exceed applicable transaction limits, exceed a credit limit, or otherwise fail to meet the requirements of this Agreement or applicable account terms.

You agree that ProFed may rely on such instructions and post resulting transactions to your accounts without further verification, subject to applicable law.

10. Member Responsibilities

You agree to:

- a. safeguard credentials and devices;
- b. monitor account activity regularly;
- c. review statements, confirmations, and alerts promptly;
- d. report errors or unauthorized transactions within required timeframes;
- e. maintain current contact information;
- f. cooperate with reasonable investigations; and
- g. use Digital Banking Services in compliance with applicable law.

You are responsible for verifying account information before relying on it or acting upon it.

You are responsible for maintaining reasonable security over devices used to access Digital Banking Services, including using updated operating systems, installing security software, and avoiding use of shared or public devices. You should not save Authentication Methods on devices you do not control and should remove access credentials from devices before disposal or transfer.

You must review account activity and statements promptly and notify us of any errors or discrepancies no later than thirty (30) days after the statement is made available, except where longer time periods apply under applicable law. For information on errors or authorized activity relating to electronic fund transfer (e.g., computer, debit card, or ATM transactions), refer to the Electronic Fund Transfers

Agreement and Disclosure and the sections on member liability and billing errors. This information was provided to you at account opening and is sent to you at least annually as part of your periodic statement. You may also obtain a copy at any branch by calling us at 260-373-1633.

11. Security and System Availability

ProFed uses reasonable administrative, technical, and physical safeguards consistent with regulatory expectations.

Digital Banking Services may be unavailable, delayed, or interrupted due to maintenance, system limitations, third-party disruptions, or service provider failures, network failures, or events beyond ProFed's reasonable control, including natural disasters, power outages, telecommunication failures, cyber incidents, or government actions. ProFed has no obligation to provide Digital Banking Services during such interruptions and may restrict access or delay transactions during suspected fraud or security investigations.

ProFed may request a one-time passcode or other Authentication Methods during secure, member-initiated sessions—such as when you log in to Digital Banking or interact with our virtual chat assistant. ProFed will never ask you to provide your passwords, PINs, or one-time passcodes in response to an unsolicited email, text message, or phone call. You should exercise caution when responding to communications that appear to request sensitive information and promptly report suspected phishing or fraudulent activity. Always call us back at our published numbers if you have any questions about your account or have been contacted about possible fraudulent activity: 260-373-1633 or 800-752-4313 ext. 1633 or contactus@profedcu.org.

Digital Banking Services may include automatic session timeouts and limits on unsuccessful access attempts. Repeated failed authentication attempts may result in a temporary or permanent access lockout. These controls are designed to protect accounts and may require you to reauthenticate or contact ProFed to restore access. If you need help restoring your access, our team is available to assist you.

12. Electronic Fund Transfers

This section applies to consumer accounts subject to the Electronic Fund Transfer Act and Regulation E and summarizes certain rights and obligations related to electronic fund transfers. It includes disclosures regarding:

- a. types of EFTs available;
- b. limitations;
- c. liability for unauthorized transfers;
- d. error resolution procedures;
- e. reporting timelines; and
- f. methods for notifying ProFed.

Nothing in this Agreement is intended to limit any rights you may have under applicable law.

Notice through Digital Banking Services, secure messaging, or automated tools may not satisfy

Regulation E notice requirements unless expressly stated.

Certain Electronic Fund Transfers are subject to additional disclosures provided separately in the Electronic Fund Transfers Agreement and Disclosure, which are incorporated by reference and form part of this Agreement.

13. Funds Transfers Not Covered by Regulation E

Certain transfers are not governed by Regulation E, including, for example:

- a. transfers involving business accounts;
- b. wire transfers; and
- c. commercial funds transfers governed by UCC Article 4A, as adopted in Indiana.

Different rules and agreements may apply.

For transfers involving business accounts or transactions not subject to Regulation E, you agree that ProFed's security procedures are commercially reasonable and that instructions authenticated in accordance with such procedures will be treated as authorized under applicable law.

14. Fee Disclosures for Digital Banking Services

Fees applicable to Digital Banking Services are disclosed in the Truth in Savings Rate and Fee Schedule, as amended from time to time and provided to you separately.

15. Alerts, Notifications, and Messaging

ProFed may communicate with you through various electronic communication channels in connection with Digital Banking Servicing, including alerts, secure messages, text messages, chat tools, and other electronic notifications. These communications may relate to account activity, transactions, security events, authentication, fraud prevention, or other matters associated with your use of Digital Banking Services.

a. Alerts and Notifications

Digital Banking Services may provide alerts or notifications regarding account activity, balances, transactions, or other events. Alerts may be delivered through Digital Banking, email, text message, push notification, or other available methods.

Alerts are provided for informational purposes only and do not replace your responsibility to regularly review account activity and statements. Alerts may be delayed, unavailable, or not delivered due to system limitations, third-party service providers, mobile carriers, device settings, or other factors outside ProFed's control. ProFed does not guarantee the delivery, timeliness, or accuracy of alerts.

b. Secure Messaging and Chat

ProFed may offer secure messaging features within Digital Banking Services, including chat tools. Communications sent through these features are encrypted and intended for account-related communications.

Secure messaging and chat may allow you to request information or initiate certain actions. However, ProFed will act on instructions only when they are submitted and confirmed through approved transaction features of Digital Banking Services. Messages or chat communications that are not processed through such features will not be treated as binding transaction instructions.

Messages sent outside secure Digital Banking Services may not be received, reviewed, or acted upon in a timely manner.

c. Text Messaging (SMS Communications)

ProFed may send text messages relating to Digital Banking Services, including alerts, authentication codes, fraud notifications, account servicing communications, and other operational messages related to your relationship with ProFed. Message frequency may vary, and message and data rates may apply.

Tet messaging is not required in order to access Digital Banking Services. However, you must maintain at least one method of receiving security, authentication, or fraud-related communications from ProFed, which may include text message, email, or other electronic notifications.

You may revoke consent to receive marketing text messages at any time by following the opt-out instructions provided in the message or by contacting ProFed. ProFed does not send marketing or promotional text messages unless you have provided separate consent for such messages.

You may also withdraw consent to receive text messages by replying STOP to any message or by contacting ProFed. After you opt out, you may receive a confirmation message, and no further text messages will be sent unless you provide new consent. We may still text for fraud, security, ID theft, or money transfers per your Membership and Account Agreement.

Text messaging services may be provided through third-party service providers. ProFed is not responsible for delays, failures, or errors in message delivery caused by mobile carriers or other third parties.

d. Email Communications

Regular email is not a secure method of communication. You should not use regular email to send sensitive information, request transactions, or report time-sensitive issues.

16. Chat, Messaging, and Automated Assistance

We may offer chat, messaging, or automated assistance features within Digital Banking. These features may include automated responses and are intended for general information and service-support purposes. Responses may be automated and may be limited, delayed, incomplete, or inaccurate. AI Chat does not provide legal, financial, tax, or investment advice.

Messaging, chat, text, video, and related communication features are governed by our Messaging Terms of Service, which describe how these services operate, including authentication requirements, limitations, and how requests are handled.

Information provided through these features may be automated, may not reflect real-time account

status, and does not constitute a transaction instruction or account action unless we expressly confirm completion through an approved process.

AI Chat communications do not replace official account statements, transaction confirmations, or other notices provided by ProFed. You remain responsible for reviewing account activity and verifying information through Digital Banking Services and other official records.

Conversations conducted through AI Chat may be monitored, recorded, or retained for quality assurance, training, fraud prevention, security, and compliance purposes.

You remain responsible for promptly reporting errors or unauthorized activity through approved service channels. Please use other available service channels if assistance is needed beyond what automated tools can provide.

17. Person-to-Person Payments

ProFed may make available person-to-person payment services (“P2P Payments”) that allow you to send money to another person using Digital Banking Services. P2P Payments are also subject to the operating rules of applicable payment networks and clearing systems. Payments are subject to the following conditions:

- a. **Authorization.** Each P2P Payment you initiate is an instruction authorized by you. Once submitted, the payment may be processed immediately or within a short time frame, depending on the service, and may not be cancelled.
- b. **Recipient Information.** You are responsible for providing accurate and complete recipient information. P2P Payments are processed based on the information you provide. Payments sent to an incorrect or unintended recipient may not be recoverable. ProFed is not responsible for losses resulting from incorrect recipient information provided by you.
- c. **Availability and Timing.** Funds availability to the recipient depends on the P2P service used, the recipient’s financial institution, and other factors outside ProFed’s control. Delivery times are not guaranteed.
- d. **Irrevocability.** P2P Payments are generally intended to be final. Once you submit a payment instruction, the payment may begin processing immediately and may not be canceled or stopped. Once processed, a payment may not be reversed or recovered, even if the recipient does not accept or receive the funds as expected, except where reversal is required by applicable law.
- e. **Limits and Restrictions.** ProFed may impose transaction limits, dollar limits, frequency limits, eligibility requirements, or other restrictions on P2P Payments. Such limits may vary by account, member, or service. ProFed may also delay, limit, block, or cancel P2P payments if it reasonably suspects fraud, unauthorized activity, or violations of this Agreement or applicable law.
- f. **Third-Party Services.** P2P Payments may be provided through one or more third-party service providers or payment networks. ProFed does not control and is not responsible for the acts, omissions, availability, or performance of such providers. Additional terms and conditions may apply.
- g. **Applicable Law.** P2P Payments involving consumer accounts may be Electronic Fund Transfers subject to Regulation E. Certain transactions may not be covered by Regulation E, depending on the nature of the payment and the parties involved. You represent that your use of P2P Payments complies with applicable laws, including sanctions laws administered by the Office

of Foreign Assets Control (OFAC). You agree not to use P2P Payments for any transaction that violates applicable laws, sanctions regulations, payment network rules, or this Agreement. ProFed may block, reject, cancel, or reverse any payment it reasonably believes is unauthorized, unlawful, fraudulent, or in violation of these terms.

You agree to use P2P Payments only with persons you know and trust and to review transaction details carefully before submitting a payment.

18. Prohibited Uses of P2P Payments

The following types of payments are prohibited when using the P2P Payments service described in Section 17. ProFed has the right, but not the obligation, to monitor for, block, cancel, and/or reverse such payments:

- a. Payments to persons or entities located in jurisdictions prohibited by applicable law or sanctions regulations.
- b. Payments that violate any law, statute, ordinance, or regulation.
- c. Payments related to: (1) tobacco products; (2) prescription drugs and devices; (3) narcotics, steroids, controlled substances, or other products that present a risk to consumer safety; (4) drug paraphernalia; (5) ammunition, firearms, firearm parts, or related accessories; (6) weapons or knives regulated under applicable law; (7) goods or services that encourage, promote, facilitate, or instruct others to engage in illegal activity; (8) goods or services that are sexually oriented; (9) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (10) goods or services that defame, abuse, harass, or threaten others; (11) goods or services that include language or images that are bigoted, hateful, racially offensive, vulgar, obscene, or indecent, or discourteous; (12) goods or services that advertise or sell to, or solicit others; or (13) goods or services that infringe or violate any copyright, trademark, right of publicity, privacy, or other proprietary right under the laws of any jurisdiction;
- d. Payments related to gambling, gaming, or any other activity with an entry fee and a prize, including casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling games of skill (whether or not legally defined as a lottery), and sweepstakes;
- e. Payments relating to transactions that (1) support pyramid or Ponzi schemes, matrix programs, other “get rich quick” schemes, or multi-level marketing programs; (2) are associated with purchases of real property, annuities, or lottery contracts, lay-away systems, offshore banking, or transactions used to finance or refinance debts funded by a credit card; (3) are for the sale of items before the seller has control or possession of the item; (4) constitute money laundering or terrorist financing; (5) are associated with “money service business” activities such as the sale of traveler’s checks or money orders, currency dealing or exchange, or check cashing; or (6) provide credit repair or debt settlement services; and
- f. Tax payments and court-ordered payments, including alimony and child support.

ProFed and its service providers are not responsible for any claims or damages resulting from your scheduling of prohibited payments. ProFed has no obligation to research or resolve any claim resulting from a prohibited payment. All research and resolution for any misapplied, mis-posted, or misdirected

prohibited payments will be your sole responsibility. You are encouraged to notify ProFed of any violations of this section or this Agreement.

19. External Account Transfers (Account-to-Account Transfers)

ProFed may allow you to transfer funds between your accounts at ProFed and accounts you maintain at other financial institutions (“External Account Transfers”). External Account Transfers are subject to the following terms:

- a. **Linked Accounts.** You must properly identify and verify ownership or authority over any external account before initiating transfers. ProFed may require verification procedures and may reject or remove linked accounts at its discretion.
- b. **Authorization.** Each External Account Transfer you initiate is an authorized instruction. Transfers may be processed as one-time or recurring transactions, as permitted by the service.
- c. **Processing and Timing.** External Account Transfers are processed through external networks and financial institutions. Processing times and funds availability may vary and are not guaranteed. Delays may occur due to verification requirements, network processing, or other factors outside ProFed’s control.
- d. **Reversals and Corrections.** External Account Transfers may not be canceled once processing has begun. ProFed may reverse, adjust, or correct transfers as permitted by law, payment network rules, or operational requirements, including to address errors or unauthorized activity.
- e. **Cancellation/finality.** Once you submit an External Account Transfer, processing may begin immediately. You may not cancel a transfer after processing begins. We may attempt to stop, reverse, or recall a transfer that is still pending, but we cannot guarantee that the request will be successful.
- f. **Returns / rejects / restrictions.** We may reject, limit, or delay any transfer request for any reason permitted by law, including if we cannot verify your authority over a linked external account, if funds are not available, if we suspect fraud or misuse, or to manage operational, network, or compliance risk. If transfers are returned or rejected repeatedly, we may suspend or terminate your ability to use External Account Transfers.
- g. **Returns and corrections.** If an external financial institution returns or rejects a transfer, the transfer may be reversed, and funds may be returned to your account. We are not responsible for losses resulting from incorrect or incomplete account information you provide. We may update or correct external account information based on notices we receive through payment networks or other financial institutions.
- h. **Limits and Holds.** ProFed may impose transaction limits, dollar limits, frequency limits, holds, or other restrictions on External Account Transfers at its discretion. Limits may vary by account, member, or service.
- i. **Funding obligation.** You are responsible for ensuring that sufficient available funds are in the account you designate for the transfer. If sufficient funds are not available, the transfer may fail, be returned, or overdraw your account. Any applicable fees are disclosed in the Rate and Fee Schedule.
- j. **Error reporting.** Review your transaction activity promptly and notify us of any suspected error or unauthorized transfer in accordance with the Error Resolution and Notice provisions of this Agreement and any applicable Electronic Fund Transfer disclosures.
- k. **Third-Party Involvement.** External Account Transfers rely on third-party service providers,

networks, and other financial institutions. ProFed does not control and is not responsible for the acts, omissions, availability, or performance of such parties.

- I. **Applicable Law.** External Account Transfers involving consumer accounts may constitute Electronic Fund Transfers subject to Regulation E. Transfers involving business accounts or certain commercial transactions may be governed by other laws or agreements.
- m. **Authorization Evidence.** You authorize ProFed to retain records of your authorization and related transaction information for External Account Transfers for at least two (2) years after termination of the authorization or longer if required by law.

You are responsible for reviewing transfer details and account activity to confirm that External Account Transfers are processed as intended. If a transfer instruction identifies both a name and an account number, processing may rely solely on the account number provided, even if the name differs. You are responsible for verifying that all transfer information, including account numbers, is accurate before submitting the transfer request.

20. Stop Payment Requests Submitted Through Digital Banking

A stop payment request is your instruction directing ProFed not to pay a specific check or preauthorized debit that has not yet been paid or processed. Stop payment requests submitted through Digital Banking Services may apply only to eligible transactions, including:

- Paper checks drawn on your account
- Certain ACH debits, including preauthorized or recurring electronic fund transfers
- Bill Pay payments that have not yet been processed or issued.

Stop payment requests may not be available for all transaction types. Separate procedures apply to wire transfers, internal transfers, card transactions, or items that have already been paid or settled.

You are responsible for submitting stop payment requests with sufficient time and detail to allow ProFed a reasonable opportunity to act. For checks, you must provide accurate and complete information, such as:

- Account number
- Check number or range of check numbers
- Exact amount
- Payee name
- Any additional identifying information

For ACH or other preauthorized debits, you must provide sufficient identifying details, including the name of the originating company and the amount and date of the debit, if known.

Failure to provide complete, accurate, or timely information may render the stop payment request ineffective. ProFed is not responsible for failure to stop payment where the information provided is incomplete, inaccurate, or untimely.

Stop payment requests must be received before the item is paid or finally processed. Items that have already posted to your account or settled through the applicable network cannot be stopped. A digital

stop payment request constitutes a request only and is not effective until received and processed by ProFed's systems. ProFed may require additional verification before acting on a request. Applicable fees are disclosed in the Truth in Savings Rate and Fee Schedule.

Unless otherwise required by law, a stop payment request for a check will remain in effect for six (6) months from the date the stop payment request is received. You may request renewal of the stop payment prior to expiration. Renewal requests are subject to applicable fees as disclosed in the Truth in Savings Disclosure Rate and Fee Schedule.

For consumer accounts subject to the Electronic Fund Transfer Act and Regulation E, you may request a stop payment on a preauthorized electronic fund transfer, including certain ACH debits, through Digital Banking Services or by contacting ProFed. To be effective under Regulation E, your stop payment request must be received at least three (3) business days before the scheduled transfer date and include sufficient information to identify the transfer. Requests submitted after applicable cutoff times may be treated as received the next business day. If timely and complete notice is provided, ProFed will comply with its obligations under Regulation E. Additional rights and error-resolution procedures are outlined in your Electronic Fund Transfer disclosures.

A stop payment request does not resolve disputes regarding the underlying transaction or contractual obligations with the payee. If you believe a transaction is unauthorized and fraudulent, you must promptly notify ProFed in accordance with the error-resolution procedures in your Membership and Account Agreement. Stop payment procedures do not replace your responsibility to monitor your accounts and report unauthorized transactions within the required timeframes.

A stop payment request submitted through Digital Banking Services is deemed a written instruction when received by ProFed's systems. ProFed may also accept stop payment requests through other channels, including oral requests. An oral stop payment request is effective for fourteen (14) days unless confirmed in writing during that period. Once confirmed in writing, or if originally submitted in writing, a stop payment is effective for six (6) months.

Stop payment requests submitted through Digital Banking Services are subject to the same terms, duration, and fees as stop payments submitted through other channels. Submission of a stop payment request does not guarantee that the request will be effective. Depending on the timing and circumstances, you may be required to take additional steps or contact ProFed directly to ensure the request can be reviewed and processed.

21. Third-Party Services and External Networks

Digital Banking Services may rely on third-party service providers, payment networks, telecommunications providers, and other external systems to operate. These third parties are not owned or controlled by ProFed.

ProFed is not responsible for the acts, omissions, performance, or availability of any third-party services or networks used to provide Digital Banking Services.

Certain Digital Banking features may be delivered through third-party platforms and may be subject to additional terms, conditions, or network rules established by those providers. Your use of such

features constitutes acceptance of any applicable third-party terms.

Delays, errors, or interruptions caused by third-party systems, payment networks, internet service providers, or telecommunications providers are outside ProFed's control.

22. Amendments, Suspension, and Termination

ProFed may amend this Agreement by posting a revised version or by providing notice through electronic or other reasonable means. Unless otherwise stated, amendments are effective upon posting. Your continued use of Digital Banking Services after an amendment becomes effective constitutes acceptance of the updated terms.

ProFed may suspend, restrict, or terminate access to Digital Banking Services at any time, with or without notice, subject to applicable law. Provisions relating to liability, limitations of liability, records, and dispute resolution survive termination.

ProFed may also suspend or terminate access due to inactivity. Digital Banking Services may be deactivated after approximately one hundred eighty (180) days of inactivity, and certain services, including Bill Pay, may be discontinued after approximately ninety (90) days of inactivity, without prior notice.

If Digital Banking Services are deactivated or terminated, account statements may resume delivery by paper. No fee applies solely because Digital Banking Services are deactivated; however, standard fees for paper statements apply as disclosed in the Truth in Savings Disclosure Rate and Fee Schedule and are based on the delivery method you select.

You may be required to re-enroll or complete additional verification to restore access to Digital Banking Services.

23. Errors, Claims, and Dispute Resolution

Claims or disputes not governed by Regulation E or UCC Article 4A will be resolved in accordance with applicable law and with ProFed's applicable account agreements and procedures.

If you have questions or concerns regarding Digital Banking Services, you are encouraged to contact ProFed promptly so that issues may be reviewed and addressed appropriately.

Electronic records and system logs may be used as evidence in resolving disputes.

24. Governing Law and Jurisdiction

This Agreement and your use of the Digital Banking Services are governed by applicable federal law and, to the extent not preempted, the laws of the State of Indiana.

Except as otherwise provided in any applicable dispute resolution provision, any legal action arising out of or relating to this Agreement or Digital Banking Services must be brought in the state or federal courts located in Allen County, Indiana. You consent to the personal jurisdiction of those courts.

Nothing in this section prevents ProFed from seeking injunctive relief or other equitable relief in any court of competent jurisdiction to protect the security of the Digital Banking Services or prevent misuse, fraud, or unauthorized access.

25. Dispute Resolution

Any dispute, claim, or controversy arising out of or relating to this Agreement or your use of Digital Banking Services is subject to the mandatory mediation, binding arbitration, and class action waiver provisions contained in ProFed's membership and Account Agreement, as amended from time to time.

Those dispute resolution provisions are incorporated into this Agreement by reference and apply to Digital Banking Services as if fully set forth herein.

In the event of any conflict between this Agreement and the dispute resolution provisions in the Membership and Account Agreement, the provisions in the Membership and Account Agreement will control.

26. Limitation of Liability

To the extent permitted by law, ProFed is not liable for losses, damages, delays, or failures to perform caused by events beyond its reasonable control, including system outages, equipment failures, internet or telecommunications disruptions, acts of third parties, natural disasters, or other force majeure events, or by your failure to comply with this Agreement.

ProFed is not responsible for losses resulting from your use of any device, software, internet service provider, or third-party service used to access Digital Banking Services, or from your failure to comply with this Agreement or safeguard your Authentication Methods.

To the extent permitted by applicable law, ProFed will not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or relating to your use of Digital Banking Services.

Nothing in this section limits any rights or protections available to you under the Electronic Fund Transfer Act ("EFTA") or other applicable consumer protection laws.

27. Indemnification

You agree to indemnify and hold harmless ProFed, its directors, officers, employees, agents, affiliates, service providers, and contractors from and against any claims, losses, damages, liabilities, costs, or expenses (including reasonable attorneys' fees) arising out of or relating to:

- a. Your misuse of Digital Banking Services;
- b. Your sharing or failure to safeguard Authentication Methods or devices used to access Digital Banking Services;
- c. Your violation of this Agreement or applicable law; or
- d. Any dispute between you and a third party relating to a transaction conducted through Digital Banking Services.

This indemnification does not apply to the extent a claim results from ProFed's gross negligence or

willful misconduct.

Any dispute relating to this section is subject to the dispute resolution provisions of the applicable Membership and Account Agreement.

28. Intellectual Property and License

All trademarks, service marks, logos, software, applications, and content displayed through Digital Banking Services are owned by or licensed to ProFed and are protected by applicable intellectual property laws. You may not copy, reproduce, distribute, modify, or create derivative works from such materials without ProFed's prior written consent.

ProFed grants you a limited, non-exclusive, non-transferable, revocable license to access and use Digital Banking Services solely for personal financial management and in accordance with this Agreement.

You may not reverse engineer, decompile, modify, or attempt to access the underlying source code of any Digital Banking platform, application, or service.

29. Compliance with Laws

You agree to use Digital Banking Services in compliance with all applicable laws and regulations. ProFed may restrict, suspend, or terminate access to Digital Banking Services if it reasonably believes the services are being used in violation of applicable law.

30. No Waiver; Severability; Headings

Failure by ProFed to enforce any provision of this Agreement or to exercise any right or remedy does not constitute a waiver of that provision, right, or remedy, nor shall it prevent ProFed from enforcing that provision or exercising that right or remedy at a later time.

If any provision of this Agreement is determined to be invalid, illegal, or unenforceable by a court or tribunal of competent jurisdiction, the remaining provisions will remain in full force and effect, and the invalid provision will be deemed modified to the minimum extent necessary to make it enforceable.

Section headings in this Agreement are included for convenience only and do not affect the interpretation of any provision.

31. Assignment

You may not assign or transfer this Agreement without ProFed's prior written consent. ProFed may assign or transfer this Agreement in connection with its operations, including in connection with a merger, acquisition, or transfer of assets.

32. Entire Agreement and Acceptance

This Agreement, together with all related disclosures and agreements referenced herein, constitutes the entire agreement governing your use of Digital Banking Services. Your continued use of Digital Banking Services constitutes acceptance of these terms.

In the event of any conflict between this Agreement and the Membership and Account Agreement or other applicable account disclosures, the Membership and Account Agreement and applicable disclosures will control.