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P.O. Box 58346
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(281) 488-7070
wellbyfinancial.com

Zelle Network® Standard Terms

These Terms and Conditions, provided in connection with Zelle® Services, incorporate the Zelle® Standard Terms, which include a July 2026 revised publication date. Wellby Financial began offering Zelle services in March 2026.

Description of Services

a. Wellby Financial has partnered with the Zelle Network® ("Zelle®") to enable a convenient way to send and receive money with others you trust. Zelle enables you to send and receive money with customers who are enrolled with us or with another financial institution that partners with Zelle® (each, a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers described in these terms (the "Service"). We will refer to financial institutions that have partnered with Zelle® as "Network Financial Institutions."
b. Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account with Zelle of any kind. All money will be transferred by a Network Financial Institution.
c. THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY, AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

Eligibility and User Profile

When you enroll to use the Service, you agree to the terms and conditions of this Zelle® *Agreement*. You represent that you have the authority to authorize debits and credits to the enrolled bank account.

You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. Zelle® and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution, which may be deemed to be illegal, fraud or scam, harassing, or potentially exposing us, Zelle®, or the financial system to risk.

The Service is intended for personal use, not business or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose.

Content Standards: You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material, that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle®, as determined by Zelle® in its sole discretion; or (f) in Zelle® or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of the Service, or which may expose us, Zelle® or our respective affiliates or customers to harm or liability of any nature.

Although neither we nor Zelle® have any obligation to monitor any content, both we and Zelle® have absolute discretion to remove content at any time and for any reason without notice. We and Zelle may also monitor such content to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to content that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any content, including any loss or damage to any of your content. We and Zelle® make no representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service.

The Service may include functionality for you to use a unique alpha-numeric identifier to your registered User profile to be used in lieu of your mobile phone number or email address when sending, receiving, or requesting money, which will be your Zelle® tag. Each Zelle® tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle tags you may use. Your Zelle® tag must meet the Content Standards. You may not select a Zelle® tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle® have any obligation to monitor User Zelle® tags, both we and Zelle® have absolute discretion to remove a User Zelle® tag at any time and for any reason without notice. We and Zelle® may require you to change your Zelle® tag in our sole discretion, and we may elect to make a Zelle® tag unavailable to you, without any liability to you. We and Zelle® may also monitor User Zelle tags to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to a Zelle® tag that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any User Zelle tags, including any loss or damage caused thereby. We and Zelle® make no representation or warranty that a User Zelle® tag accurately identifies a particular User of the Service. We respect the intellectual property of others and require that users of the Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of our products or services for users who use or publish content on the Service that is subject to intellectual property rights claims.

Eligibility Restrictions and Disclosures

To use the Service, you must:

- Be at least 13 years of age;
- Have an eligible checking deposit account that is open and in good standing;
    - Newly opened accounts, including existing members opening a new share checking account, may be subject to a delay of up to 30 days before Zelle® access becomes available.
- Be enrolled in our online or mobile banking platform;
- Designate a unique identifier such as a U.S mobile number or email address and link it to an eligible checking deposit account and;
- Consent to receive all disclosures, communications, and notices electronically in accordance with applicable law.

Each identifier (sometimes referred to as a 'token') associated with your Zelle® profile- such as an email address, US mobile phone number, Zelle® tag, or other unique identifier- may be linked to only one eligible account at a time and must not be shared across multiple accounts or users. Identifiers must be associated with your own account and may not be used on behalf of another individual or entity, unless legally authorized (e.g., under a Power of Attorney or legal guardianship).

Business accounts are not eligible for use with the Zelle Service. The Service is intended solely for personal, consumer-based transactions. Any attempt to link a token to a business account or use the Service for commercial purposes may result in suspension or termination of access.

Use of the Service is also governed by our Membership Agreement and Account Disclosure, related account disclosures, privacy policies, and any operational limits or requirements established by us or by the Zelle Network®. These may include limits on transfer amounts, eligible account types, the number of identifiers associated with your profile, and other usage restrictions. These requirements are subject to change to maintain compliance with applicable law, prevent fraud, or reduce systemic risk.

Fraud Prevention Notice

Zelle® is intended for sending money to people you know and trust. Do not use the Service to send money to strangers or for transactions with unknown parties. Once a payment is sent, it cannot be reversed. You are solely responsible for verifying the recipient's identity and ensuring the legitimacy of the transaction. Use caution when responding to requests for payment from unfamiliar sources, including online listings, social media, or unsolicited messages.

Amendments to Terms and Conditions

Wellby reserves the right to amend these Terms and Conditions at any time. Any changes will be communicated to you in accordance with applicable law and standard notification practices, which may include electronic notification via email or secure messages within online or mobile banking.

Where required, you may be prompted to affirmatively accept the updated Terms and Conditions before continuing to use the Service.

Your continued use of the updated Service following such notification (or acceptance) will constitute your agreement to the amended terms. If you do not agree to any changes, you must discontinue your use of the Service.

Consent to Use and Disclose Personal Information (Including Account Information)

By enrolling in and using the Service, you consent to the collection, use, and disclosure of your personal and account information, including transaction data, by us, Zelle®, and other participating Network Financial Institutions. This information will be shared and used solely for the purposes permitted under the Zelle Network® Participation Rules and in accordance with customary industry practices.

Such purposes include, but are not limited to, facilitating payments and transfers, fraud prevention and detection, risk management, compliance with applicable laws and regulations, and providing customer support related to the Service. Your information may be disclosed to these parties as necessary to complete transactions and to help ensure the security and integrity of the Service.

When you use the Service, your designated identifier (such as your U.S. mobile phone number or email address) will be visible to individuals sending you money through Zelle®, solely for the purpose of facilitating the transaction.

By using the Service, you acknowledge and agree that your personal and account information may be shared as described above to support the secure and efficient operation of the Service.

Privacy and Information Security

We make security and the protection of your information a top priority. You can access our Wellby Privacy Notice, which is incorporated into and made a part of this Zelle® *Agreement* by this reference.

Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Zelle® or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Enrolling for the Service

a. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no "burner" numbers). You may not enroll in the Service with a landline phone number, toll-free number, Google Voice number, or Voice over Internet Protocol.
b. Once enrolled, you may:
   i. authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
   ii. receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money".
c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.
d. Once enrolled, a Z logo will appear on your profile for each U.S. mobile number and/or email address that you have enrolled with Zelle®. The Z logo will be displayed to other Users to aid them in determining which of your U.S mobile numbers or email addresses should be used to send money with Zelle®. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll it with Zelle® .
e. If you enroll for the Service and select to use a Zelle® tag, the mobile phone number associated with your User profile will be used as the contact method for communication related to the Service and must meet the requirements described herein.

Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, Zelle® tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, U.S. mobile phone number, Zelle® tag and/or other alias to send or receive money as described in this Zelle® *Agreement*. You consent to the receipt of emails or text messages from us, from Zelle®, from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions and you. You agree that we may, Zelle® may, or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees.

b. You will immediately notify us if any email address or mobile phone number you have enrolled or is used as a contact method for a Zelle® tag is (i) surrendered by you, or (ii) changed by you.
c. In the case of any messages that you may send through either us or Zelle® or that we may send or Zelle® may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle® sends on your behalf may include your name.
d. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle®, including messages that you may send through us or through Zelle or that we may send or Zelle® may send on your behalf.
e. To cancel text messaging from us, send STOP to (844) 514-1769. For help or information regarding text messaging, contact our customer service at (800) 940-0708 or (281) 488-7070. You expressly consent to receipt of a text message to confirm your "STOP" request.
f. Supported Carriers: All major carriers.

Receiving Money; Money Transfers by Network Financial Institutions

Once a User initiates a transfer of money to your email address, mobile phone number, or Zelle® tag enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Financial Institutions and other Zelle® users, we may need or Zelle may need additional time to verify your identity or the identity of the person sending the money. We or Zelle® may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle® delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e., email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Zelle® *Agreement* and the procedures of the business or government agency that is sending you the payment.

We have no control over the actions of other Users, the Network Operator or other Network Financial Institutions that could delay or prevent a transfer of money to you

Sending Money; Debits by Network Financial Institutions

You may send money to another User at your initiation or in response to that User's request for money. You understand that use of this Service by you shall at all times be subject to (i) this Zelle® *Agreement*, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person you sent money to has already enrolled with Zelle®, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Financial Institutions, and other Zelle® users, we may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to someone who has not enrolled as a User with

Zelle®, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we or Zelle® delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e., email, push notification).

Neither we nor Zelle® have control over the actions of other Users or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended User.

Liability

Neither we nor Zelle® shall have liability to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle® shall be liable for any typos or keystroke errors that you may make when using the Service.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS, AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE® DOES NOT OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.

Send Limits

Zelle® transfer limits are established by Wellby and are subject to change at our discretion for security, regulatory, or risk management purposes. These limits apply to the amount and frequency of payments you send and/or receive through the Zelle® Service (Service).

Current Limits

Your current Zelle® transfer limits are as follows:

Transfer Type	Max Per Transaction	Daily Limit	Weekly Limit	Monthly Limit (4x Weekly)
Outbound (Send)	$500.	$500. (5 Transactions Max)	$1,000. (10 Transactions Max)	$4,000. (40 Transactions Max)
Inbound (Receive)	N/A	Typically, NO Limits*	Typically, NO Limits*	Typically, NO Limits*
*Note: Inbound transfers typically do not have limits. However, in some cases, Wellby or Zelle® may impose inbound limits based on internal risk assessments or operational constraints.				

How Transfer Limits are Calculated

Daily, weekly, and monthly limits represent the maximum dollar amounts you may send during each applicable period. These limits are calculated on a rolling basis and apply cumulatively across all eligible accounts you enroll in Zelle®.

- Daily Limit: The total amount you may send between 12:00 A.M. and 11:59 P.M. Central Time each day.
- Weekly Limit: The total amount you may send during the preceding 7 days, measured from the time of your most recent transaction.
- Monthly Limit: The total amount you may send during the preceding 30 days, measured from the time of your most recent transaction.

A transaction will be declined if it exceeds any applicable limit, including per-transaction, daily, weekly, monthly, or frequency-based limits.

Variations in Limits

Limits may vary among members based and may be based on factors such as your account type, account history, how long you have been a member, and dynamic risk-based criteria. Zelle® or Wellby may also impose additional limits or restrictions as necessary to protect you and the Credit Union from fraud or unauthorized activity.

Changes to Limits

Wellby reserves the right to modify the baseline Zelle® transfer limits that apply to all members or categories of members at any time without prior notice. Any such changes will be communicated through our Digital Banking platform or by other communication methods permitted by law.

Additional Information

For additional information about electronic transfer limits, please refer to our Member Agreement and Account Disclosure at Disclosures | Wellby.

Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle® accept responsibility if the other User rejects or ignores your request or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle may decide, in our discretion, that we will not send a reminder or repeat request to that User.

By accepting this Zelle® *Agreement*, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle®. Neither we nor Zelle® assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

Transaction Errors

If you believe there has been an error involving a Zelle® transaction, contact us promptly.

You must notify us no later than 60 days after we send you the statement on which the error appears. Failure to do so may limit your ability to dispute the transaction or recover funds under applicable law.

Please be aware that not all Zelle® transactions qualify as 'errors' under the Electronic Fund Transfer Act (Regulation E). For instance, payments you authorized- even if later determined to be part of a scam- may not be considered an error under federal law and might not be eligible for reimbursement.

How To Contact Us

You may report suspected errors using any of the following channels:

Mail: Wellby Financial, P.O. Box 58346, Houston TX 77058
Phone: (281) 488-7070
Online or Mobile Banking: Send a secure message through our online banking or mobile app
Website: Security Center | Wellby

Information to Include in Your Report

When notifying us, please include the following:

- Your name and account number
- A description of the suspected error or transaction, including the recipient's name and transaction date
- The dollar amount of the suspected error
- Why you believe it was an error or need more information

Additional Information

We may request that you confirm your report in writing. For more information about your rights and our responsibilities during the error resolution process, please refer to our Electronic Fund Transfers Disclosure, available online within the Member Agreement and Account Disclosure at Disclosures | Wellby.

Your Liability for Unauthorized Transfers

Keeping Your Zelle® Account Secure

You are responsible for maintaining the security of your Zelle® access credentials and any device used to access the Service. Keep your contact information (such as your current email address and mobile phone number) up to date so we can reach you quickly if we need to verify your account or transaction activity. Wellby or Zelle® will never ask you to share your online banking credentials, passwords, or verification codes. Do not share your login information, passwords, verification codes, or device access with anyone you do not explicitly authorize to act on your behalf.

If you allow another person to access Zelle® through your account- by sharing credentials, device, or otherwise- you may be liable for any transactions they initiate, even if you did not intend to authorize those transfers.

Your liability for unauthorized transfers will be determined in accordance with applicable laws, including Regulation E, where applicable.

What Counts as Unauthorized Use

An 'unauthorized user' is someone who initiates a transaction without your permission and without access granted by you. How To Limit Your Liability:

- Notify us immediately if you believe your account or device has been compromised, or if you detect unauthorized Zelle® activity
- If you notify us within two business days of discovering the loss, theft, or unauthorized use, your liability may be limited to $50.00
- If you notify us after two business days but within 60 days after we send the statement showing the unauthorized transaction, your liability may be up to $500.00.
- If you fail to notify us within 60 days, you may be liable for the full amount of unauthorized transactions.

IMPORTANT NOTE

Transactions made by individuals to whom you knowingly or negligently granted access to your account- including friends, family members, or scammers posing as trusted parties- are not considered 'unauthorized' under federal law and may not be eligible for reimbursement.

You may contact us using the methods listed above under 'Transaction Errors' or as provided in our Electronic Fund Transfers Disclosure.

For more information about your rights and responsibilities, please refer to our Electronic Fund Transfers Disclosure, available online within the Member Agreement and Account Disclosure at Disclosures | Wellby.

Liability for Failure to Complete Transfers

We are not liable for any failure to complete a Zelle® transfer if:

- You do not have sufficient available funds in your account.
- The recipient's account is unable to receive funds.
- A system failure or outage occurs and was beyond our control.
- You did not provide correct, current, or complete information.
- The transfer is delayed, blocked, or declined due to legal, regulatory, security, risk management, or fraud prevention requirements.
- The transfer is otherwise not permitted under your account agreement or our policies.

Fees

- Zelle® Service Fees: We do not charge a fee for using Zelle® to send or receive money. However, your mobile carrier may charge fees for data usage or other services.
- Account or Transaction Fees: Standard account fees- such as Non-Sufficient Funds (NSF) fees, returned payment fees, or other applicable service charges- may apply in connection with Zelle transactions according to your agreement.
- Third-Party Fees: If you use Zelle® through a third-party app or service, that provider may impose fees which are your responsibility.

- Changes to Fees: We reserve the right to add, modify, or remove fees related to Zelle® services at any time. We will notify you of any material changes as required by law.
- Questions About Fees: For detailed information about applicable fees, please refer to the Fee Schedule included in your Truth-In-Savings Disclosure at Disclosures | Wellby https://www.wellbyfinancial.com/disclosures/or contact us directly

Use of Our On-line Banking Website and/or Mobile App

You agree to access this website and/or mobile app in compliance with our Standard End-User License Agreement (EULA), which are available at Disclosures | Wellby and incorporated into and made part of this Zelle® *Agreement* by this reference.

For purposes of this Section, the "Online Banking" website and "Mobile Banking" app refer to Wellby's Online Banking platform and Mobile Banking application, which are Wellby's official Digital Banking Channels through which the Zelle® Service is accessed.

Your use of Zelle® through either Digital Banking Channel also remains subject to the terms and conditions of your Member Agreement, Online and Mobile Banking Agreement, and any other applicable disclosures governing your deposit accounts with Wellby.

If there is a conflict between this Zelle® Agreement and any other agreement, including the End User License Agreement (EULA), this Zelle® Agreement will apply only to the Zelle® Service and Zelle® transactions.

Cancellation of the Service

You may cancel your access to the Zelle® service at any time by contacting us through online or mobile banking, by phone, or at any branch location. Cancellation will apply only to future transactions and may not affect transfers already in process.

Credit Union-Initiated Cancellation or Suspension

We may suspend or cancel your access to Zelle® at any time without prior notice, including but not limited to situations where:

- You are no longer enrolled in online or mobile banking services;
- Your account is closed or no longer in good standing;
- We identify unauthorized use or suspect fraudulent, unlawful, or abusive activity;
- YourZelle® activity poses a risk to you, other users, or the Credit Union;
- Required for compliance with law, regulation, or internal risk controls.

Token Maintenance and Data Clean-Up

If your Zelle® access is canceled- by you or by us- we may remove or deactivate associated payment tokens (such as your email address or mobile number) and delete stored recipient information. These actions are part of our ongoing token maintenance and clean-up efforts to help ensure the security and integrity of the Zelle Network®. Certain records of cancelled Zelle® transactions may be retained for regulatory, legal, or audit purposes.

Post-Cancellation Responsibilities

You remain responsible for any pending or outstanding transfers initiated prior to cancellation. You agree to verify any scheduled or recurring payments before cancelling your Zelle® enrollment and to notify any known recipients to help avoid confusion or misdirected payments.

Re-enrollment

You may re-enroll in Zelle® after cancellation, subject to the Credit Union's enrollment policies and eligibility requirements

Right to Terminate Access

We reserve the right to suspend or terminate your access to the Zelle® service, with or without notice, at our discretion, including but not limited to the following circumstances:

- You breach this Zelle® Agreement, your Member Agreement and Account Disclosure, or any applicable terms or policies;
- Your account is involved in, or vulnerable to unauthorized, fraudulent, or unlawful activity related to your account or Zelle® usage;
- Your Zelle® activity poses an unacceptable risk to you, other users, or the Credit Union;
- Your accounts are closed, restricted, or no longer in good standing;
- Termination is required for legal, regulatory, or risk management purposes.

Termination of access may be temporary or permanent, depending on the nature of the issue. In cases of suspected fraud or security concerns, we may limit or disable access immediately and without prior notice to help protect your account and the Zelle Network®.

Termination of access to Zelle® does not affect your obligations for any transfers initiated prior to the termination, nor does it limit any rights or remedies available to the Credit Union under this Zelle® Agreement or applicable law. If your access is suspended, we may reinstate it after the underlying issue is resolved, at our sole discretion. This provision does not limit your right to cancel your access to Zelle® as described in the "Cancellation of Service" section of this Zelle® Agreement.

Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR ZELLE® MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. WE AND ZELLE® EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER WE NOR ZELLE® WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER-ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF

YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE® HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE ZELLE® SERVICE OR WITH THE TERMS OF THIS ZELLE® *AGREEMENT*, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS ($100.00).

Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this Zelle® *Agreement*, you agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this Zelle® *Agreement*

Governing Law; Choice of Law; Severability.

This Zelle® Agreement is governed by and interpreted in accordance with the laws of the state of Texas, without regard to its conflict of laws principles. In addition, applicable federal laws and regulations will govern where they apply.

You agree that any legal action or proceeding arising out of or relating to this Zelle® Agreement, your use of the Zelle® service, or any related transaction shall be brought exclusively in the state or federal courts located in that jurisdiction, unless otherwise required by law.

If any provision of this Zelle® Agreement is found to be invalid or unenforceable under applicable law, the remaining provisions shall remain valid, enforceable, and in full force and effect.

Miscellaneous

Subject to the terms of this Zelle® *Agreement*, the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond the control of us or Zelle®. Live customer service generally will be available Monday through Friday, excluding US bank holidays.

Zelle® and the Zelle®-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.