

## Grow Financial Federal Credit Union Business Online and Mobile Banking Agreement and Disclosure

**As of 07.15.2025, we have added Grow's Card Manager Service Tool disclosures  
and Instant Payment Disclosures, Terms and Conditions.**

This Agreement is the contract which covers your and our rights and responsibilities concerning the Online Banking and Mobile Banking (together, "Banking Services") offered to you by Grow Financial Federal Credit Union. The Banking Services permit you to electronically initiate account transactions involving your accounts. As used in this Agreement, the words "us," "we" "our" or Credit Union" shall apply to and mean Grow Financial Federal Credit Union. The words "you" and "your" shall apply to and mean the account holder(s), authorized users, master users, I, sub-users, owners, Business, Business administrators, business principal, authorized signers, and anyone who has/have requested, designated access or utilized the Account stated herein or has the authority to deposit, withdraw, transfer or exercise control over the funds in the account. The word "Account" means any one or more share account(s) or loan(s) you have with us. By requesting and using the Banking Services, you, agree to the terms and conditions in this Agreement, and any amendments. This Agreement supersedes any inconsistent terms contained in any other or prior agreements. In addition to the terms herein, you acknowledge the receipt and incorporation herein of the terms of your Understanding Your Business Account Agreement ("Business Agreement") with us, which shall also govern our relationship with you. To the extent that the terms of a specific provision this Agreement vary from the terms set forth in the Business Agreement, the specific terms and conditions of this Agreement will govern our relationship with you with regard to the services specially described herein.

**Security Procedure.** When you initiate a deposit, withdraw, transfer or exercise control (together "Transactions") Credit Union's security procedure may involve use of identification methods that may include photo identification requirements, signature verification, user ID/password verification on Banking Services, use of a personal identification number, and/or callback procedure by us. In certain situations, some, or all of the above may be required. You agree that the security procedures established hereunder which we elect to use in Banking Services are commercially reasonable and you agree to comply in all respects with such procedures. You may choose not to allow Transactions on your accounts by informing us by phone at 800.839.6328 ext. 2891 or by email BIZsolutionsHQ@growfinancial.org, and we shall honor such request if given within a sufficient time on a business day to allow us to accommodate the request. If you have chosen not to allow transaction on your account, you may reinitiate the transaction via the same methods as for disallowance. You authorize us to record any telephone communications regarding Banking Services, which we may maintain for any period we deem appropriate.

The security procedures agreed upon by for verifying the authenticity of Transaction is the use of a user ID and password. You agree to use the user ID and password to authenticate all Transactions and related messages transmitted through Banking Services. Some Transactions are subject to a multifactor authentication code. You are responsible for issuing and disseminating the Banking Services access to those individuals who are authorized to initiate and transmit Transactions on behalf of the business. You shall ensure only authorized persons who have authorized by you may use the Banking Services.

Also, you are solely responsible for controlling and monitoring the use of user ID and password and maintaining the confidentiality of such procedures and for any other Banking Service access.

You agree that use of these security procedures constitutes commercially reasonable methods of providing security against unauthorized Transactions, the Credit Union has no obligation to act upon any Transaction unless and until such Transaction is verified in accordance with the agreed security procedures, and you shall indemnify and hold the Credit Union harmless from any loss suffered or liability incurred by us in refraining from executing any transaction after all reasonable efforts to verify the same in accordance with have failed or in delaying executions until such verification is obtained. Transactions received by the Credit Union shall be effective upon you, whether or not authorized and regardless of the actual identity of the transmitter thereof, if such instruction is sent using the security procedures set forth herein. If Transactions received by the Credit Union was transmitted or authorized by you, then you shall be responsible for the amount of the Transactions and any fees, whether or not you complied with the security procedures and whether or not that Transactions were erroneous in any respect or that error would have been detected if the Credit Union had complied with such procedures.

You will ensure that any computer or mobile device that is used has access to up-to-date security and anti-spyware, antivirus, and firewall software. In addition, you acknowledge that Credit Union recommends that you obtain cyber insurance to afford your protection from hacking and other fraudulent acts involving unauthorized access to your account(s). We may require you to change your access code from time to time for security reasons. You should keep your access code in a secure location. Any person having access to your access code will be able to access Banking Services and perform all Transactions, including reviewing account information and making Transaction to other accounts and to other persons. You are responsible for safeguarding your log in and password. Providing your log in and password to another person effectively constitutes a grant of authority to access your accounts. We recommend that you assign multiple authorized limits to eliminate possible fraud. If the Credit Union has suspicion of fraudulent or unlawful activity, we have the right to delay the Transactions until we have satisfactorily spoken with the you and obtained appropriate authorization.

## 1. Services.

**a. Account Access.** If we approve your request for Banking Services, you may use your personal computer or mobile device to access your accounts through the Internet. You must use your user name and password code to access your accounts. Your accounts can be accessed via personal computer, mobile devices, or the Grow App. The Banking Services will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing and/or scheduled maintenance. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are made payable to you as the primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered or after numerous unsuccessful attempts to enter a transaction, and there are limits on the duration of each access.

You will need a personal computer or mobile device to access the Internet. You are responsible for the installation, maintenance and operation of your computer and mobile device. Grow will not be responsible for any errors or failures involving any your telephone service, computer or mobile device.

If you do not access your Banking Services for a period of 180 consecutive days, we may deactivate your access to Banking Services. You may reactivate your account by contacting our Member Contact Center at 813.837.2451 or 800 839.6328 during normal business hours. You may also stop by one of our stores for assistance. If you choose not to access your Banking Services for a period of 365 consecutive days, your access to Banking Services will be deleted altogether. You may reactivate your account by re-registering through Banking Services. If you have agreed to electronic statements, you will continue to receive monthly or quarterly email notifications regardless of whether your Banking Services are deactivated or deleted. In order to obtain your statements, you must reactivate your Banking Services by contacting us as listed above or by re-registering. If you choose not to reactivate your Banking Services, please contact the credit union and we will convert you to paper statements (fees may apply).

**b. Person(s) Authorized to Access Banking Services.** You may initiate, request, cancel, amend, or verify Transactions on the account(s) through Banking Services. You are responsible in modifying or revoking that authority by updating the person(s) authorized to access.

**c. Services Available.** You authorize us to conduct Transactions in accordance with your request(s) to and from your account(s) with us, or to and from another institution or person. Transaction shall be made according to any security procedures we deem appropriate or as specifically agreed upon as provided herein. We may debit any of the accounts you designate as a source of payment for Transactions and any related fees and service charges. We will have no obligation to accept or execute any Transactions order if (1) the account(s) from which it is to be made does not contain sufficient available collected funds; (2) the Transactions order is not authorized, not in the terms of this Agreement or does not comply with applicable security procedures; or (3) acting in good faith we have cause for rejecting the Transaction; (4) it exceeds your credit limit; or (5) your funds are subject to an administrative hold, legal process or other claim. We may also accept on your behalf payments to your account(s); and such Transactions shall be subject to the terms in this Agreement.

**d. Types of Transactions.** At the present time, you may use the Banking Services to:

- Withdraw funds from your savings, checking, money market, and club accounts;
- Transfer funds between your credit union accounts (limitations may apply);
- Obtain balance information on your credit union accounts;
- Make loan payments from your credit union accounts (limitations may apply);
- Access internet bill pay services to make payment to various creditors;
- Verify whether a check or other item has cleared your account;
- Take an advance from a line of credit account;
- Change your password;
- Access or use other services that we may make available to you from time to time;
- Review statements;
- Obtain tax information on amounts earned on applicable accounts (available through Banking Services only);
- Set up access for additional sub-users for Banking Services access to review or perform transactions;
- Transfer funds between your credit union account and another financial institution account owned by you;
- Review and redeem Credit Card Rewards;

Transactions involving your share accounts, including checking account stop payment requests, will be subject to the terms of your Business Agreement and transactions involving a line of credit account will be subject to your Loan Agreement and Disclosures, as applicable.

**e. Service Limitations.** The following limitations may apply in using the services listed above:

**(ii) Account Information.** The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.

**(ii) E-Mail.** Grow may not immediately receive E-mail communications that you send and Grow will not take action based on E-mail requests until Grow receives your message and has a reasonable opportunity to act. If you need to contact Grow immediately regarding an unauthorized transaction or stop payment request, you may call 813.837.2451 or 800.839.6328.

You may cancel or stop payment on one-time, manual, and automatic payments under certain circumstances. If you discover an error in or want to change a payment instruction (i.e. payment date or payment amount) for a payment that you have already scheduled for transmission through one of the Banking Services, you may electronically edit or cancel your payment request in the same manner. Your cancellation request must be entered and transmitted through the Banking Services prior to the date the account is debited for the payment. If your request is not timely entered, you will be responsible for the payment.

**(iii) Inappropriate Transactions.** You warrant and agree that you will not use any Banking Services or any other Grow accounts or other services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Card Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. Grow may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within Grow's control and that Grow will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold Grow harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

**2. Stop Payment Order Request.** You may request a stop payment order on any check drawn on your account. To be binding, an order may be authorized by agreeing to the terms online or in the store. Stop payment requests may also be presented in writing, in which case they must be dated, signed, and include: the number of the check, its date, the name of the payee, the exact amount, and the account number. The stop payment will be effective if the credit union receives the order in time for us to act upon the order and you provide the information described above.

You understand that the exact information is necessary for the credit union's systems to identify the check. If you give insufficient, untimely or incomplete information, we will not be responsible for failing to stop payment on the check.

If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or any other party for payment of the check. If we re-credit your account for paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the check and assist us in any legal action against the payee.

**a. Duration of the Order.** You may make an oral stop payment order which will lapse in 14 calendar days unless confirmed in writing within that time. Stop payments that are confirmed in writing or through the Banking Services are effective for 180 days and may be renewed in writing or through Online Banking from time to time. We do not have to notify you when a stop payment order expires. Should the payment be presented during the 180-day period from the date of the call, we will return payment and the stop will no longer be valid. For ACH stop payments please see the disclosures you received at the time you requested the ACH Stop Payment.

**b. Liability.** Fees for stop payment orders are set forth in the Fee Schedule. You may not request stop payment on any official check, cashier's check, or any other check or payment guaranteed by the credit union. Although payment of an on-us item may be stopped, you may remain liable to any item holder, including the credit union. You agree to indemnify and hold the credit union harmless from all costs, including attorney fees, damages or claims relating to our refusing payment of an item, including claims of any joint owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

**3. Security of Password.** The password that you select is for your security purposes. The password is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your password. You agree not to disclose or otherwise make your password available to anyone. If you authorize anyone to use your password, that authority shall continue until you specifically revoke such authority by notifying Grow. If you fail to maintain the security of this password and Grow suffers a loss, we may terminate your Services and account services immediately.

**4. Liability for Unauthorized Access.** You are liable for all Transactions made via your passwords that you authorize or allow. If you permit someone else to use your password(s), you are responsible for any Transactions they authorize or conduct on any of your accounts. In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, password(s), or other means of identification.

We reserve the right to block access to the services to maintain or restore security to your Banking Services and our systems if we reasonably believe your password(s) has been or may be obtained or are being used or may be used by an unauthorized person(s). You will bear the liability or the risk of any error or loss of data, information, transactions or other losses which may be due to the failure of your computer system or third-party communications provider on which you may rely.

If your statement shows Transactions that you did not make, tell us AT ONCE by calling 813.837.2451 or 800.839.6328 during normal business hours. You should also call this number if you see a Transaction has been made using the information from your account without your permission.

**5. Business Days.** Our business days are Monday through Friday, excluding federal holidays.

**6. Fees and Charges.** We will notify you of any changes as required by law. If you request a transfer or check withdrawal from your line of credit account, such transactions may be subject to charges under the terms and conditions of your Loan Agreement.

**7. Periodic Statements.** Transfers, withdrawals, and bill payments transacted through Services will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly. You may also elect to receive your periodic statements electronically.

**8. Account Information Disclosure.** We will disclose information to third parties about your account or the transfers you make:

- a. As necessary to complete transfers;
- b. To verify the existence of sufficient funds to cover specific transactions upon the request of a payee or a third party, such as a credit bureau or merchant;
- c. To comply with government agency or court orders;
- d. If you give us your written permission.
- e. In accordance with our Privacy Policy.

**9. Failure to Complete Transactions.** We will not be liable:

- a. If, through no fault of ours, you do not have adequate funds in your account to complete Transactions, your account is closed, or Transaction amount would exceed your credit limit on your line of credit, if applicable.
- b. If you used the wrong access code or you have not properly followed any applicable computer, Internet, or Credit Union user instructions for making Transactions.
- c. If your computer fails or malfunctions or the Banking Services were not properly working, and such problem should have been apparent when you attempted such Transactions.
- d. If the funds in your account are subject to an administrative hold, legal process or other claim.
- e. If you have not given Credit Union's complete, correct and current instructions so we can process Transactions.
- f. If the error was caused by a system beyond our control such as a telecommunication system or your Internet service provider.
- g. If there are other exceptions as established by us from time to time.

**10. Force Majeure.** The Credit Union shall not be liable or responsible for performance failure as a result of an interruption in transfer facilities, delays or errors that occur by reason of acts of civil or banking authorities, equipment malfunction, national emergencies, labor difficulties, acts of God, insurrection, war, power supply failure, malfunctions or unavoidable difficulties with Credit Union's banking equipment, suspension of payment by another party, delays or failure to act by any carrier and/or agent Bank may use to carry out the services to be provided under this Agreement, or any other cause or condition beyond Credit Union's control.

**11. Termination of Services.** You agree that we may terminate this Agreement and your use of the Banking Services if you or any authorized user of your account or access code breaches this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your account or access code. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

**12. Notices.** Grow reserves the right to change the terms and conditions upon which this service is offered. Use of the Services is subject to existing regulations governing your accounts and any future changes to those regulations.

You agree that any electronic messages or records you transmit or create may be usable for any subsequent reference in the event of any dispute regarding your account or any account transaction.

**13. Error.** In case of errors or questions about your transactions, telephone us 813.837.2451 (Hillsborough), or 800.839.6328, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement.

**14. Enforcement.** You agree to be liable to us for any liability, loss, or expense as provided in this Agreement that we incur as a result of any dispute involving your accounts or Banking Services. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you.

#### **15. Account Alerts.**

**Please read these terms and conditions of use carefully before activating alerts.**

If you use the Account Alerts service, you will receive alerts sent to the e-mail addresses or SMS text messages you specify, regardless if you have opted out of receiving promotional e-mail or SMS text message. Please be aware that information transmitted via Internet e-mail or by phone may not be secure and Grow cannot guarantee the security of any information transmitted to an Internet e-mail address or phone number.

Although the Grow Account Alerts service is designed to give you timely notice of specific events, it cannot provide immediate notice. You may encounter errors, interruptions, delays or failures in the receipt of your Account Alerts which may or may not be out of the control of Grow, such as technical difficulties suffered your Internet service provider or wireless communications carrier. Further, some cell phones or certain other devices may omit a portion of the Alert. Grow makes no warranties to you about the timeliness of the Account Alerts service or the accuracy, reliability, or completeness of any alerts we provide you.

Your use of Grow Account Alerts is at your own risk. Grow will provide the Account Alerts service and its messages to you on an as is basis without any warranties of any kind. Under no circumstances shall Grow be liable for any type of damages resulting in any way from your use of or reliance upon the Grow Account Alerts service or the contents of specific alerts.

**16. Mobile Registration Disclosure.** Grow does not charge any fees for use of the Mobile Registration service. All Standard text messaging rates will apply. Check with your mobile service provider for details. In order to maintain your service, please update your mobile number any time it changes. It is also your responsibility to de-activate any mobile numbers that are no longer in your possession.

**17. Limitation of Liability.** You agree that the Credit Union, in dealing with you, you follow applicable security procedures, be entitled to accept and rely on any representation made by you that the purpose of exercising the authority is within the scope of your business. CREDIT UNION SHALL NOT BE OBLIGATED TO MAKE ANY INQUIRIES IN ORDER TO VERIFY OR CONFIRM ANY SUCH REPRESENTATION OR TO ASSURE THAT ANY FUNDS OF THE MEMBER ARE IN FACT APPLIED OR USED FOR ANY PURPOSES SO REPRESENTED OR FOR ANY OTHER PROPER PURPOSE; AND CREDIT UNION SHALL IN NO EVENT BE RESPONSIBLE OR HELD LIABLE FOR ANY MISAPPLICATION OR MISUSE OF ANY FUNDS OR OTHER PROPERTY OF THE MEMBER TRANSFERRED OR DISPOSED OF PURSUANT TO ANY AUTHORITY HEREIN GRANTED. CREDIT UNION IN NO EVENT SHALL BE LIABLE FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, SUCH AS, BUT NOT LIMITED TO, LOSS OF

ANTICIPATED PROFITS OR OTHER ECONOMIC LOSS IN CONNECTION WITH OR ARISING OUT OF THE PERFORMANCE OR FAILURE OF PERFORMANCE OF SERVICES HEREUNDER. Nor shall Credit Union be liable for the insolvency, neglect, misconduct, mistake or default of another financial institution or person in initiating or completing Transactions. Further, we shall in no case be responsible for the payment of any attorneys' fees or other legal expenses. If we become obligated to pay dividends to you under applicable law, you agree that the dividend rate shall be equal to the dividend rate applicable to the account on which the transfer was made.

**18. Governing Law; Waiver of Jury Trial.** This Agreement is governed by our Bylaws, federal laws and regulations, the laws, including applicable principles of contract law and regulations of the State of Florida and local clearing house rules, as amended from time to time. As permitted by Applicable Law, you agree that any legal action regarding this Agreement that is not subject to arbitration (as defined in Section 19) shall be brought in Hillsborough County, Florida. To the extent permitted by Applicable Law, both parties hereby (i) knowingly, voluntarily, intentionally and irrevocably waive the right to a trial by jury in respect to any litigation based hereon or arising out of this Agreement or any other dispute or controversy between you and the credit union, and (ii) agree that any litigation will proceed on an individual basis and will not proceed as part of a class action.

**19. ARBITRATION.** RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

**20. Photo.** By uploading a photo to your profile, you warrant and represent that you have read these terms and conditions and that you agree to abide thereby. We reserve the right to reject and/or remove any photo from display, for any or no reason, at any time, without prior notice.

By uploading a photo to the Banking Services, you represent and warrant that the photo is original to you, that you are the legal owner of the copyright in any photo, that no other party has any rights in or to the photos, or that you have been granted complete and unrestricted rights from the intellectual property owner to upload and use the photo for the purposes set forth in these terms and conditions.

By uploading a photo, you further represent and warrant that use of the photo as provided for in this Agreement, does not violate the rights of any party, will not result in a breach of contract with another party, and that you will be responsible for payment of any royalty or fee that may be due as a result of use of the photo.

By uploading a photo, you assume sole responsibility for its content, and for any claim, demand or damages that arise from the content. You agree to indemnify and hold harmless Grow and its officers, employees and representatives, from and against any third party claim or demand arising from your uploading of any photo to the Banking Services.

**21. OFAC.** The Credit Union will comply with the regulations issued by the U.S. Treasury's Office of Foreign Asset Control (OFAC) if you or and any Transaction request is listed on OFAC's list of specially designated nationals and blocked persons by law. We shall not complete the Transaction and shall "block" the funds until such time OFAC issues a written release.



You agree that we may obtain additional information as we deem reasonably necessary to insure that you are not using the Banking Services in violation of law, 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 of the Office of Foreign Asset Control (OFAC) of the United States Treasury Department.

**22. Communication – Account Alerts.** By agreeing to these terms and conditions, you agree that if a cell number or text contact (together “contact”) is provided, or you later provide such to the credit union via other communications including Online Banking or social media, you consent and agree that (i) you are the subscriber or customary user of the number provided and (ii) that the credit union or our third-party servicers (including debt collectors) may use this contact to provide information to you about your accounts and services, to reply to any inquiry, or to provide other information via calling, texting or otherwise. This contact may be made by dialing the cell phone, by autodialer, text or robo text method. You also agree that you shall be solely responsible for any fees charged by your internet or cellular provider that you incurred through such contact. You understand that this consent is not required in order to obtain any loan or services from the credit union, and that you may revoke this consent. You may withdraw your consent to be contacted on your cell number or opt-out at any time by unclicking the box, providing written notice to us at Grow Financial Federal Credit Union, Attn: Member Contact Center, P.O. Box 89909, Tampa, FL 33689-0415, or by contacting us at (813) 837-2451 or (800) 839-6328 during normal business hours. **You can also opt-out by replying “STOP” to cancel alert.**

**23. Grow’s Card Manager Service Tool.** To be eligible to register for Grow’s Card Manager Service Tool you must be over 18 years old. In addition, you must have a Grow Visa debit card or credit card. Once you enroll, the frequency of text alerts we send you will vary. You are solely responsible for all message and data charges that you incur. Please contact your mobile service provider

The Grow text alerts may not be available in all areas at all times and may not work in the event of product, software, coverage or other service changes made by your mobile service provider. Grow Financial may change or discontinue any of its text alert and email messages without notice to you. Grow Financial is not responsible and shall not be liable for any losses of any kind resulting, directly or indirectly, from any text alerts or email messages or from technical failures or delays of any kind. Grow reserves the right to cease delivery of text alerts and email messages to any person at any time in its sole discretion.

With Grow’s Card Manager Service Tool, you can:

- Restrict transactions
- Block your card
- Suspend your card
- Send purchase and transaction alerts
- Set travel notifications
- Link your card to your mobile wallet.
- Activate your card
- Set and update your PIN
- View and access your credit card rewards
- Replace your card
- View card details

## INSTANT PAYMENTS DISCLOSURES, TERMS AND CONDITIONS

**Payments through Instant Payments are irrevocable and cannot be reversed.** You should only use the Service to make payments to an account in your name.

You are responsible for verifying that you have provided the correct payment routing information, such as routing and account number, and payment amount for the account in your name to which you intend to send the payment. You acknowledge and agree that Grow Financial Federal Credit Union (“Grow”) has no obligation to verify the accuracy or completeness of the information that you provide to send this payment.

### Introduction

These terms and conditions (these “Terms”) are applicable to you in connection with your use of Instant Payments (the “Service”). These Terms form a part of your member agreement (the “Agreement”) with Grow; provided, that in the event of a conflict between these Terms and this Agreement, these Terms shall control with respect to the Service and your use thereof. By sending payments or not returning payments received through the Service, you agree that you accept and will comply with these Terms. If you wish to return a payment received through the Service, you must contact Grow at (813) 837-2451 or (800) 839-6328.

### Definitions

As used in these Terms, the following terms shall have the corresponding meanings set forth below.

**Payment Amount** means the Service Transfer Amount plus any fees payable by you to us in conjunction with the applicable Service Transfer.

**Person** means a natural person or a business, government, or nonprofit entity.

**RTP System** means the real-time payment system that is accessed through the Service.

**FedNow Service** means the instant payments platform that is accessed through this Service.

**Sender** means a Person that sends a payment through the Service.

**Sending Financial Institution** means us, when you are the Sender, and means the financial institution that holds the Sender’s account, when you are the Receiver.

**Service Participant** means a financial institution that participates in the RTP or FedNow Service.

**Service Transfer** means a payment from a Sender to a Receiver through the Service.

**Service Transfer Amount** means the amount of funds that the Sender directs the Sending Financial Institution to transfer to the Receiver.

**Receiver** means a Person that receives a payment through the Service.

**Receiver Addressing Information** means the name of the Receiver and the Receiver’s routing and account number.

**Receiving Financial Institution** means us, when you are the Receiver, and the Receiver’s financial institution, when you are the Sender.

## **About the Service**

The Service enables you to send payments to an account in your name and receive payments from Persons that bank with Service Participants.

## **Access to the Service - Modifications to Terms**

We may suspend or terminate your access to the Service at any time, including if we determine that you have used the Service in a manner that violates these Terms. In addition, we may discontinue or modify the Service at any time in our sole discretion.

We may modify these Terms from time to time and will notify you of any such modifications. Your continued use of the Service (whether by sending a payment or not returning a payment sent to you) following such notice constitutes your acceptance of the Terms as modified.

## **Sending Funds to an Account Number in Your name**

You may initiate a Service Transfer by submitting a request (a "Service Transfer Request") through online banking, our mobile app, or such other channels as we may make available from time to time. When you submit a Service Transfer Request, you will be required to provide Receiver Addressing Information for the Receiver and the Service Transfer Amount. By submitting a Service Transfer Request, you represent and warrant that the Service Transfer complies with these Terms.

By submitting a Service Transfer Request, you irrevocably and unconditionally authorize us to deduct the Payment Amount from your account. We may deduct this amount as soon as immediately upon your submission of the Service Transfer Request.

The Service is typically available 24 hours a day, 7 days a week, including weekends and state and federal holidays. However, the Service may be unavailable from time to time, including due to scheduled or unscheduled maintenance.

## **Limits**

The Service has daily, weekly, and monthly transaction limits. You can find your transaction limits by clicking on the Limits link within the Transfer widget in online and mobile banking. We may set lower transaction limits for you. We may block any attempted Service Transfer that exceeds the Total Transaction Send Limit. We may adjust the Total Transaction Send Limit at any time in our sole discretion.

## **Risks Associated with the Service**

There are risks associated with using the Service. Service Transfers are irrevocable and cannot be reversed. You can only use the Service to make payments to an account in your name.

The Service does enable you to request that a Receiver return funds to you, but the Receiver is not obligated to return the funds. This includes circumstances in which the incorrect amount of funds was transferred because you entered the incorrect Service Transfer Amount or funds were sent to someone other than your intended Receiver because you incorrectly entered the Receiver Addressing Information or the Receiver Addressing Information you entered was associated with someone other than your intended Receiver. If you wish to request that a Receiver return funds that you sent through the Service (a "Return Request"), please notify us at (813) 837-2451 or (800) 839-6328. Our sole obligation is to transmit the Return Request to the Receiving Financial Institution through the Service. Grow cannot guarantee that funds will be returned in whole or in part and shall have no obligation to make any effort to recover such funds beyond the transmission of the Return Request.

Any dispute between you and a Receiver must be resolved directly between you and the Receiver. **Grow has no responsibility for, and shall not be liable to you in connection with, any dispute between you and a Receiver.**

By submitting a Service Transfer Request, you irrevocably and unconditionally authorize us to initiate a payment using the Receiver Addressing Information. Based on information available to us, we will provide you the Receiver name associated with the Receiver Addressing Information. **HOWEVER, WE MAKE NO REPRESENTATION THAT THE INFORMATION AVAILABLE TO US IS CORRECT, AND YOU ARE RESPONSIBLE FOR VERIFYING THAT THE RECEIVER ADDRESSING INFORMATION IS ACCURATE AND COMPLETE, THAT SUCH INFORMATION IS ASSOCIATED WITH YOUR INTENDED RECEIVER, AND THAT THE AMOUNT OF THE PAYMENT IS CORRECT PRIOR TO SUBMITTING A SERVICE TRANSFER REQUEST. YOU ACKNOWLEDGE AND AGREE THAT WE HAVE NO OBLIGATION TO VERIFY THE ACCURACY OR COMPLETENESS OF THE RECEIVER ADDRESSING INFORMATION OR THAT THE RECEIVER ADDRESSING INFORMATION IS ASSOCIATED WITH YOUR INTENDED RECEIVER. EXCEPT AS OTHERWISE REQUIRED BY STATE OR FEDERAL LAW, GROW'S SOLE OBLIGATION SHALL BE TO INITIATE A PAYMENT THROUGH THE SERVICE IN THE SERVICE TRANSFER AMOUNT INDICATED BY YOU USING THE RECEIVER ADDRESSING INFORMATION PROVIDED BY YOU. EXCEPT AS OTHERWISE REQUIRED BY STATE OR FEDERAL LAW, GROW SHALL HAVE NO LIABILITY TO YOU WITH RESPECT TO ANY LOSS THAT YOU EXPERIENCE DUE TO THE INACCURACY OR INCOMPLETENESS OF SUCH RECEIVER ADDRESSING INFORMATION, THE FAILURE OF SUCH INFORMATION TO BE ASSOCIATED WITH YOUR INTENDED RECEIVER, OR YOUR FAILURE TO CORRECTLY ENTER THE RECEIVER ADDRESSING INFORMATION OR THE SERVICE TRANSFER AMOUNT.**

### **Receiving Payments**

You are not obligated to accept a payment that is sent to you through the Service. If you wish to reject a payment sent to you through the Service, please contact us at (813) 837-2451 or (800) 839-6328.

A Sender may request that you return funds sent through the Service. If we receive a return request, we will contact you.

### **Fees**

We may charge you a fee for sending transactions through this service. Please refer to our fee schedule.

### **Failed Service Transfers**

A Service Transfer may fail if:

- there are insufficient funds available in the Sender's account when the Sender submits the Service Transfer Request;
- the Sending Institution suspects or determines that the Service Transfer does not comply with these Terms or the rules of the RTP System;
- the Receiver rejects the Service Transfer or has declined to receive Service Transfers;
- the Service Transfer Request exceeds the Sender's Total Transaction Send Limit;
- the Receiver's account at the Receiving Institution is closed, invalid, ineligible to receive Service Transfers, or being monitored for suspected fraudulent or other illegal activity;
- the Sender's account at the Sending Institution is being monitored for suspected fraudulent or other illegal activity;

- the Sending Institution or Receiving Institution otherwise declines to process the Service Transfer for risk-management, legal, or regulatory reasons; or
- the Service is unavailable.

In addition, completion of a Service Transfer may be delayed if the Service Transfer is subject to review by the Sending Institution or Receiving Institution for fraud, regulatory or compliance purposes. Service Transfer Requests are typically completed within 20 seconds of transmission of the Service Transfer Request by the Sender, unless the Service Transfer fails or is delayed as described above.

If you are the Sender, we will notify you if a Service Transfer fails. If you are the Receiver, we will not communicate to you that the Service Transfer has failed. If you have not received a Service Transfer that you were expecting, you must contact the Sender.

### **Availability of Funds**

Funds transferred through the Service will be credited to the Receiver's account by the Receiving Institution immediately upon completion of the Service Transfer Request and will be available for withdrawal by the Receiver immediately. Funds are available immediately 24 hours per day, 7 days per week, including weekends and state and federal holidays.

### **Prohibited Payments**

You agree that you shall not use the Service to make or receive any of the following types of payments (each, a "**Prohibited Payment**"): (i) payments that violate or appear to violate any local, state, or federal law or regulation, including all regulations of the Office of Foreign Assets Control (ii) payments to accounts domiciled outside the United States, (iii) payments transmitted solely for the purpose of determining whether the Receiver Addressing Information is valid (a "**Test Payment**").

You acknowledge that you are permitted to use the Service solely for the purpose of making payments from or receiving payments to your account consistent with the terms of use of the account set forth herein, and that to the extent you are sending or receiving a payment through the Service for another person, such other person must be a resident of or domiciled in the United States of America. You acknowledge that any payment that violates the foregoing restrictions is a Prohibited Payment.

### **Transaction Errors - Unauthorized Transactions; Lost or Stolen Credentials**

The terms of Grow Business Online and Mobile Banking Agreement Section 4. Liability for Unauthorized Access applies to you in conjunction with the use of the Service. If you believe that an erroneous or unauthorized payment has been made through the Service using your account or that your account credentials have been lost, stolen, or otherwise compromised, please contact us immediately in accordance with Section 4.

### **Liability**

BY USING THE SERVICE, YOU ACKNOWLEDGE AND AGREE THAT THE SERVICE IS OFFERED ON AN AS-IS, WHERE-IS BASIS. EXCEPT AS SPECIFICALLY SET FORTH HEREIN, GROW DISCLAIMS, TO THE MAXIMUM AMOUNT PERMITTED BY LAW, ALL WARRANTIES OF ANY KIND WHATSOEVER, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. GROW DOES NOT GUARANTEE THAT ACCESS TO THE SERVICE WILL BE UNINTERRUPTED, SECURE, OR ERROR-FREE. EXCEPT AS REQUIRED BY LAW, INCLUDING AS SET FORTH IN SECTION 4 LIABILITY FOR UNAUTHORIZED ACCESS, OR OTHERWISE PROVIDED HEREIN, GROW'S LIABILITY TO YOU FOR ANY CLAIM ARISING OUT OF YOUR USE OF THE SERVICE SHALL NOT EXCEED AN AMOUNT EQUAL TO THE LESSER OF YOUR ACTUAL DIRECT DAMAGES OR \$500. WITHOUT LIMITING THE FOREGOING, GROW SHALL NOT BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL, INDIRECT, OR PUNITIVE DAMAGE.

## **AUTHORIZATION**

I am the principal, or an authorized signer of the business organization (“Business”). I represent and warrant that the Business has received this Agreement and agrees to adhere to it.

I further represent and warrant that the Business has taken all requisite actions required by its organizational or constituent documents to authorize me to execute and deliver on behalf of Business this Agreement and any other documents Credit Union may require. I am authorized to enter into all Transactions contemplated by the provision of this Agreement. This may include but are not limited to giving instructions with regard to Transactions and designating others to act in the name and on behalf of the Business.

I have read the above Agreement and agree to bind the Business to the terms and conditions of this Agreement.