

APGFCU® Loan Payment Portal Terms and Conditions

This is your Loan Payment Portal agreement (“Agreement”) with APG Federal Credit Union (“APGFCU,” “We,” “Us,” or “Our,”). You may use this Loan Payment Portal service (the “Service”), to make payments to your account with APGFCU (“Service Account”). “You” or “your” means each person who signs or otherwise indicates assent to this Agreement or is otherwise authorized to use the Service by you or uses the Service with your credentials.

YOU ACKNOWLEDGE AND AGREE THAT THIS AGREEMENT CONTAINS A LIMITATION OF LIABILITY AND A BINDING ARBITRATION PROVISION THAT, TO THE EXTENT PERMITTED BY APPLICABLE LAW, MAY AFFECT YOUR RIGHTS UNDER THIS AGREEMENT WITH RESPECT TO THE SERVICE.

By registering for this Service you authorize APGFCU to process the transactions submitted through your Service Account (“Payment Instructions”), and for APGFCU, or its designee (“service partner(s)”), to post pending and completed transactions to your Service Account (“Loan Payment Portal”). You may request a payment be delivered on a one-time basis or you may request recurring payments. This option may be changed at any time by accessing the Service and changing your Payment Instructions in the Service at least five (5) business days before the payment is scheduled and/or due. By logging into the Service and completing Payment Instructions, you authorize APGFCU to charge/debit your debit card or bank account for any and all payments that have been agreed to under this Agreement, and direct the payment to APGFCU, or its designee, as payment for amounts owed to APGFCU.

Transfer Types and Limitations

(1) Payment Types Accepted

You may use the Service to make payments to your Service Account using a valid: (i) debit card account number or (ii) checking account number (“Payment Account”). Some of these payment types may not be available through all payment channels. You may not use APGFCU payment sources to make payments to your APGFCU account through this Service.

(2) Limitations on Dollar Amounts of Transfer

You may use the Service to make payments up to a maximum of \$25,000.00 per payment.

Consent to Electronic Communications.

You agree and consent to electronically receive all communications, agreements, documents, notices and disclosures (collectively, “Communications”) that we provide in connection with your Service Account and your use of the Service. Communications include:

1. This Agreement and any amendments, modifications or supplements to it.
2. Your records of any payment transactions through the Service, including monthly statements and confirmations of individual transactions and related fees (e.g. receipts).
3. Any disclosures or notices provided in connection with the Service, including those required by federal or state law (such as initial disclosures, periodic statements, periodic and annual error resolution notices, initial and annual privacy notices, opt-out notices, and change-in-terms notices).
4. Any customer service communications, including communications with respect to claims of error or unauthorized use of the Service.

5. Any other communication related to the Service.

Although we reserve the right to provide Communications in paper format at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper format will be considered to be “in writing.” You should print a paper copy of this Agreement and any electronic Communications that are important to you and retain the copy for your records.

You have the right to request paper copies of any Communication. Paper copies can be requested by calling 1(800) 225-2555 during our operating hours of 8:00 AM EST – 8:00 PM EST Monday through Friday, excluding holidays. You must request the paper copy within 180 days of the date of the Communication. If you request one or more paper copies, you understand and agree that we may charge you a fee. Fee amounts are posted on our Consumer Service Charges and Fees List, available on our website www.apgfcu.com.

It is your responsibility to keep the e-mail address and mobile phone number that are registered with the Service up to date, so that we can communicate with you electronically. You agree to promptly update your account records with us if your e-mail address, mobile phone number, or other information changes.

In order to access and retain electronic Communications, you will need: a computer with an Internet connection; a current Web browser that includes at least 128-bit encryption and with cookies or other local storage enabled; a valid e-mail address; and sufficient storage space to save past Communications or an installed printer to print them. You confirm that you have access to the necessary equipment and software to receive and save/print Communications.

Communications may be posted on the Service and/or delivered to the e-mail address or mobile phone number associated with your Service Account. Each electronic Communication will be deemed to have been received by you no later than five (5) business days after we send it to you by e-mail, SMS, or post the Communication on the Service, whether or not you have received the e-mail or SMS, or retrieved the Communication. An electronic Communication by e-mail or SMS is considered to be sent at the time that it is directed by our e-mail server or SMS gateway to the e-mail address or mobile phone number you provided. An electronic Communication by posting to the Service is considered to be sent at the time it is available to you. You agree that these are reasonable procedures for sending and receiving electronic Communications.

You may withdraw your consent to receive Communications electronically by calling 1(800) 225-2555 during our operating hours of 8:00 AM EST – 8:00 PM EST each Monday through Friday, excluding holidays, or writing to us at “Attn: Electronic Communications,” P.O. Box 1176 Aberdeen, MD 21001-6176. If you fail to provide or if you withdraw your consent to receive Communications electronically, we may either restrict or deactivate your access to the Service, or charge you a fee for each paper Communication sent. Fee amounts are posted on our Consumer Service Charges and Fees List, available on our website www.apgfcu.com.

Consent to Receive E-mail and SMS Messages

By providing to us an e-mail address or mobile phone number in connection with your Service Account, you represent that you are the owner of that e-mail address and/or mobile phone number. You expressly agree in order for APGFCU to provide information about your Service Account and your

Loan Payment Portal, we or our authorized parties (who may contact you on behalf of APGFCU) may contact you and send text messages to you. You also expressly agree that we may email you at any email address you have provided us. We may use pre-recorded/artificial voice messages or an automated dialing device to contact you at any telephone number that you provided to APGFCU or our authorized service providers, including mobile numbers, as permitted by applicable law. You understand and agree that such communications may result in a charge from the company that provides you with telecommunications, wireless or internet services, and that APGFCU does not impose, and is not liable for, such charges. You further understand and agree that APGFCU will not be liable to you for any such communications made to you at telephone numbers, including mobile telephone numbers, you provide to us or our service providers that are made in accordance with the consent you have given in this section, even if information is inadvertently communicated to unintended recipients.

You further acknowledge and agree: (i) you will immediately notify us if you change or cancel any e-mail address or mobile phone number associated with your Service Account; (ii) neither we nor your wireless carrier is liable for any delay or failure to deliver any message sent to or from us; and (iii) to stop receiving SMS messages from us, change your settings within the Service, reply STOP to the most recent SMS message from us, or call 1(800) 225-2555 during our operating hours of 8:00 AM EST – 8:00 PM EST each Monday through Friday, excluding holidays.

The Loan Payment Portal Process

We will process variable payments on the business day you designate, provided the payment request is received prior to the cut-off time set by us. Variable payment requests received after the business day cut off time or at any time on a non-business day will be processed on the next business day.

FOR RECURRING PAYMENT REQUESTS, IF YOU DESIGNATE A PROCESSING DATE OF THE 28TH THROUGH THE 31ST OF A MONTH, PROCESSING WILL BE INITIATED ON THE LAST CALENDAR DAY OF THE MONTH. Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day resulting in your payment being processed on the next business day.

When scheduling Loan Payment Portal, you must select a scheduled payment date (taking into account the processing information described in the previous paragraph) that is no later than your actual due date. Scheduled payment dates and recommended delivery times should be prior to any late date or grace period. We will not be responsible for any finance charges or penalties incurred for late payments that were due to invalid information entered by you.

When you have scheduled a payment, you authorize us to debit your Payment Account and remit funds on your behalf. You certify that your Payment Account is an account from which you are authorized to make payments and any payment you make will be debited from this account. You also authorize the credit of returned payments from using the Service.

We will incur no liability if we are unable to complete any payments initiated because of any of the following:

1. You did not provide us with complete and correct payment or transfer information;
2. You did not properly follow the instructions for use of the Service;

3. The Service is not working properly and you know or have been advised about the malfunction before you execute the transaction;
4. If your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed your credit limit or overdraft limit;
5. Your Payment Account is closed or has been frozen;
6. You, or anyone you allow, commits fraud or violates any law or regulation in connection with the Service;
7. Circumstances beyond our control (such as fire, flood, postal delay or improper transmission or handling by a third party) prevent, hinder or delay the transaction, despite reasonable precautions that we have taken; and/or
8. A legal order prohibits withdrawals from your Payment Account.

You agree to have funds available in the Payment Account you designate in amounts sufficient to pay for all Loan Payment Portal requested as well as any other payment obligations you have to us. We reserve the right, without liability, to reject or reverse a Loan Payment Portal if you fail to comply with this requirement or any other terms of this Agreement. If you do not have sufficient funds in the Payment Account and we have not exercised our right to reverse or reject a Loan Payment Portal, you agree to pay for such payment obligations on demand.

Any Loan Payment Portal that is not a recurring Loan Payment Portal can be changed or canceled, provided you access the Service prior to the cut-off time on the business day prior to the business day the Loan Payment Portal is going to be initiated.

Periodic Statements

We will not send a statement specific to the transactions you perform through the Service, however your payments will appear on the periodic statement issued by us, and on the periodic statement(s) issued by your bank or other financial institution (i.e. from the debited account). **SAVE THE RECEIPTS YOU ARE GIVEN WHEN YOU USE THE SERVICE, AND CHECK THEM AGAINST THE ACCOUNT STATEMENT(S) YOU RECEIVE FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION.** You agree to promptly review your periodic statement(s) from your financial institution and to notify us immediately if there are any suspected unauthorized payments or errors related to the Service.

Stop Payment Order

You may stop payment on a recurring Loan Payment Portal or transaction by accessing the Service or by notifying us either by telephone or in writing at least 3 business days before the scheduled date of the Loan Payment Portal or transaction. We may require you to provide us with written confirmation of a stop payment order within 14 days of an oral notification. You will be advised when you call us to request a stop payment order if we will also need your written confirmation. If you are requested to provide a written confirmation and we do not receive it within 14 days, an oral stop-payment order will not be binding after that time and a subsequent debit may be made to your account if the item is resubmitted for payment.

Unauthorized Transactions and Errors

Tell us immediately if you believe anyone has improperly obtained access to your Service Account, or if you suspect any fraudulent activity or unauthorized transactions on your Service Account or Payment Account. Also, if your APGFCU statement reflects any errors or unauthorized transactions, tell us at once. We must hear from you no later than 90 days after we have made available the first statement on which the unauthorized transaction appeared. If you notify us verbally, we may require

that you send us your complaint or question in writing or electronically within 10 business days. If you fail to notify us within the 90-day period, you may not recover any of the money you lost if we can establish that the loss could have been avoided had you notified us on time. We may extend these time periods if your delay was caused by extenuating circumstances, such as out-of-town travel or extended hospital stays.

Contact Information for Unauthorized Transactions, Errors or Questions About Your Electronic Transfer

You should notify Customer Service at 1(800) 225-2555 or by mail at: APGFCU, ATTN: EFT Disputes, P.O. Box 1176 Aberdeen, MD 21001-6176 as soon as you can if you suspect an unauthorized transaction or error or if you need more information about a transfer on the statement or receipt. When you contact us, please: (i) tell us your name and Service Account number; (ii) describe the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need; and (iii) tell us the dollar amount of any suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you notify us verbally, we may require that you send us your complaint or question in writing or electronically within 10 business days. If you fail to provide your complaint or question in writing within 10 business days of a request from us to do so, we reserve the right to not credit your account.

For funds debited from your bank or other outside financial institution, you should contact that financial institution for questions regarding unauthorized activity on that account.

Liability

You are solely responsible for controlling the safekeeping of, and access to, the credentials used to access your Service Account. You are liable for all transactions made using your Service credentials. You will be responsible for any Service payment request you make that contains an error or is a duplicate of another Service payment. We are not responsible for a Service payment that is not made if you did not properly follow the instructions for making a Service payment. We are not liable for any failure to make a Service payment if you fail to promptly notify us after you learn that you have not received credit for a Service payment. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control. We make no representation or warranty that any information, material or functions included in the Service are appropriate for use by you in your jurisdiction. If you choose to use the Service, you do so on your own initiative and are solely responsible for compliance with applicable local laws and regulations.

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL WE OR OUR SUPPLIERS, VENDORS, AND SERVICE PROVIDERS, OR OUR OR THEIR OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS (COLLECTIVELY, "RELEASED PARTIES") 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 SERVICE DESCRIBED OR PROVIDED, (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR PAYMENT INSTRUCTIONS, OR (IV) ANY OTHER MATTER RELATING TO THE SERVICE DESCRIBED OR PROVIDED, EVEN IF WE OR THEY

HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE SERVICE OR WITH THE TERMS OF THIS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY MAY NOT APPLY, ANY LIABILITY OF THE RELEASED PARTIES 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).

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE RELEASED PARTIES DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE SERVICE, INCLUDING ITS FITNESS FOR A PARTICULAR PURPOSE, ITS QUALITY, ITS MERCHANTABILITY, OR ITS NON-INFRINGEMENT. THE RELEASED PARTIES DO NOT WARRANT THAT THE SERVICE IS COMPLETELY SECURE OR IS FREE FROM BUGS, INTERRUPTIONS, ERRORS, OR OTHER PROGRAM LIMITATIONS.

Confidentiality of Information

Information submitted to us or our service partners is our property or the property of our service partners, and we and our service partners are free to use and disclose that information (other than the Service Account, Payment Account or transactions), or any ideas, concepts, know-how or techniques contained in that information to any third party for any purpose whatsoever, except as specifically agreed to by us or our service partners or prohibited by law. We will disclose information to third parties about your Service Account, Payment Account or the transactions you made (i) where it is necessary for completing transactions; (ii) in order to comply with government agency or court orders; or (iii) if you give us your written permission. We shall be free to disclose the tax treatment or tax structure of any transaction under this Agreement.

Change in Terms; Termination

We have the right to change this Agreement at any time. For any change that results in: (i) increased fees, (ii) increased liability to you; (iii) fewer types of available electronic fund transfers, or (iv) stricter limitations on the frequency or dollar amount of transfers, we will provide 21 days prior written notice to your e-mail address at the last address shown for the account in our records, by posting notice on our Service website, or as otherwise permitted by law. We may, however, change this Agreement without prior notice if necessary to maintain or restore the security of the Service or your Service Account.

We have the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to P.O. Box 1176 Aberdeen, MD 21001-6176. We are not responsible for any payment made before we have a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by us on your behalf.

Virus Protection

We are not responsible for any electronic virus that you may encounter using the Service. We encourage you to routinely scan your computer and diskettes using reliable virus protection products to detect and remove viruses. If undetected and not repaired, a virus can corrupt and destroy your programs, files and hardware.

Indemnification

You shall indemnify, defend and hold harmless the Released Parties, against any claims, losses, costs

expenses, attorney's fees, interest, damages, and other liabilities, whether direct, indirect, special, punitive, incidental or consequential, arising out of or relating to: (i) your negligence or more culpable conduct; (ii) your failure to comply with applicable law; (iii) your failure to comply with this Agreement; or (iv) your use of the Service.

Applicable Laws

This Agreement shall be governed by the laws of the State of Maryland, U.S.A., including its conflicts of law rules. The United Nations Convention for the International Sale of Goods does not apply.

Arbitration

To the extent permitted by law, you agree to the following:

(i) Any and all Disputes (as defined below) involving you and the Released Parties will be resolved through individual arbitration. In arbitration, there is no judge or jury and there is less discovery and appellate review than in court. This section (the "Arbitration Provision") will be broadly interpreted.

(ii) The term "Dispute" means any claim or controversy related to the Service or this Agreement, including but not limited to any and all: (a) claims for relief and theories of liability, whether based in contract, tort, fraud, negligence, statute, regulation, ordinance, or otherwise; (b) claims that arose before this Agreement or any prior agreement; (c) claims that arise after the expiration or termination of this Agreement; and (d) claims that are currently the subject of purported class action litigation in which you are not a member of a certified class.

(iii) The party initiating the arbitration proceeding may open a case with the American Arbitration Association ("AAA") by visiting its website (www.adr.org) or calling its toll-free number (1-800-778-7879). You may deliver any required or desired notice to us by mail to P.O. Box 1176 Aberdeen, MD 21001-6176.

(iv) Notwithstanding anything in this Arbitration Provision to the contrary, either you or us may bring an individual action in a small claims court in the area where you access the Service, if the claim is not aggregated with the claim of any other person and if the amount in controversy is properly within the jurisdiction of the small claims court.

(v) This Arbitration Provision shall be governed by the Federal Arbitration Act. Arbitrations shall be administered by AAA pursuant to its Consumer Arbitration Rules (the "AAA Rules") as modified by the version of this Arbitration Provision that is in effect when you notify us about your Dispute. You can obtain the AAA Rules from the AAA by visiting its website (www.adr.org) or calling its toll-free number (1-800-778-7879). If there is a conflict between this Arbitration Provision and the rest of this Agreement, this Arbitration Provision shall govern. If there is a conflict between this Arbitration Provision and the AAA rules, this Arbitration Provision shall govern. If the AAA will not administer a proceeding under this Arbitration Provision as written, the parties shall agree on a substitute arbitration organization. If the parties cannot agree, the parties shall mutually petition a court of appropriate jurisdiction to appoint an arbitration organization that will administer a proceeding under this Arbitration Provision as written applying the AAA Consumer Arbitration Rules. A single arbitrator will resolve the Dispute. Unless you and us agree otherwise, any arbitration hearing will take place in Edgewood, Maryland. The arbitrator will honor claims of privilege recognized by law and will take reasonable steps to protect customer account information and other confidential or proprietary information. The arbitrator shall issue a reasoned written decision that explains the

arbitrator's essential findings and conclusions. The arbitrator's award may be entered in any court having jurisdiction over the parties only if necessary for purposes of enforcing the arbitrator's award. An arbitrator's award that has been fully satisfied shall not be entered in any court.

(vi) THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED OR LITIGATED ON A CLASS ACTION, JOINT OR CONSOLIDATED BASIS OR ON BASES INVOLVING CLAIMS BROUGHT IN A PURPORTED REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC (SUCH AS A PRIVATE ATTORNEY GENERAL), OTHER SERVICE USERS, OR OTHER PERSONS. THE ARBITRATOR MAY AWARD RELIEF ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF WARRANTED BY THAT INDIVIDUAL PARTY'S CLAIM. THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS, AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING.

(vii) If your claim seeks more than \$75,000 in the aggregate, the payment of the AAA's fees and costs will be governed by the AAA rules. If your claims seek less than \$75,000 in the aggregate, the payment of the AAA's fees and costs will be our responsibility. However, if the arbitrator finds that your Dispute was frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), the payment of the AAA's fees and costs shall be governed by the AAA Rules and you shall reimburse us for all fees and costs that were your obligation to pay under the AAA Rules. You may hire an attorney to represent you in arbitration. You are responsible for your attorneys' fees and additional costs and may only recover your attorneys' fees and costs in the arbitration to the extent that you could in court if the arbitration is decided in your favor. Notwithstanding anything in this Arbitration Provision to the contrary, we will pay all fees and costs that it is required by law to pay.

(viii) If any part of clause (vi) of this Arbitration Provision is found to be illegal or unenforceable, the entire Arbitration provision will be unenforceable and the Dispute will be decided by a court. WHETHER IN COURT OR IN ARBITRATION, YOU AND US AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY TO THE FULLEST EXTENT ALLOWED BY LAW. If any other clause in this Arbitration Provision is found to be illegal or unenforceable, that clause will be severed from this Arbitration Provision and the remainder of this Arbitration Provision will be given full force and effect.

(ix) This Arbitration Provision will survive the termination or expiration of this Agreement.

General Provisions

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are canceled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and us. If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and us, this Agreement will control. We shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of our rights under this Agreement. No waiver by us of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement. This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law. We may assign our rights and/or delegate all or a portion of our duties under this Agreement to a third party. If any provision of this is

Agreement is for any reason determined to be invalid, such provision will be deemed modified so as to be enforceable to the maximum extent permitted by law consistent with the intent of the parties as herein expressed, and such invalidity shall not affect the remaining provisions of this Agreement, which shall continue in full force and effect.

I HAVE READ AND UNDERSTAND THE FOREGOING AGREEMENT AND AGREE TO BE BOUND BY ALL ITS TERMS.