



External Account Transfer Agreement

The External Account Transfer Agreement (this “Agreement”) sets forth the terms and conditions for use of the External Account Transfer Service offered through Navigator Credit Union Online and Mobile Banking. **By enrolling or using the External Account Transfer Service, you agree to, and acknowledge that you have read and understand, the terms and conditions of this Agreement. The terms of this Agreement are in addition to the terms and conditions of you other agreements with us, including but not limited to Your Account Agreement and the 'N Touch Web Agreement.**

Linking External Accounts. By linking an external account, or by making a transfer using this service, you accept all the terms and conditions of this Agreement and:

- You represent that you are an owner of that External Account and are authorized by any other owners of the external account to enroll that account to make external transfers.
- You authorize Navigator to initiate credit and debit transactions on the external account entered through Navigator’s Online and/or Mobile Banking, or to correct any errors that Navigator identified in conjunction with the transfer request.

Navigator reserves the right to reject an enrollment request for any reason, including without limitation positional fraud or misuse. You are aware that not all types of accounts are eligible for external account transfers. Ineligible accounts may include IRAs, certificates, trusts, custodial accounts, corporate accounts and other types of accounts.

All External Account Transfers are subject to the rules and regulations of the other financial institution. You agree not to transfer any funds to an external account where the transfer would not be allowed under the rules and regulations of such accounts.

Services and Access. You must provide the Credit Union with the information regarding your external account, ABA routing number, account number, name of the external financial institution, and whether the external account is a checking or savings account. By establishing an External Account Transfer, you authorize Navigator to make micro-deposits that the owner/user of the external account must verify, before Navigator will allow that account for External Account Transfer activity.

Acceptance. The credit union may honor, but is not required to honor, External Account Transfers to external accounts if the account has non-sufficient funds to cover the transfer. Navigator may at its sole discretion:

- Honor funds transfers under the terms of any Navigator overdraft protection program you have with the Credit Union and charge any applicable fees.
- Honor the funds transfer, create an overdraft in your eligible account and charge any applicable fees.
- Refuse to honor the funds transfer.
- Cancel any or all External Account Transfers established on your account through Online and/or Mobile Banking.

Processing. The cutoff time for processing is 4:00 p.m. Central time. External Account Transfers either to or from your Navigator account initiated through Online or Mobile Banking before 4:00 p.m. Central time on a business day are posted/debited to your account the same day. External Account Transfers

initiated after 4:00 p.m. Central time on a business day or any External Account Transfer initiated on a non-business day will be posted on the next business day. Any scheduled External Account Transfer(s) must be cancelled/edited before 4:00 p.m. Central time. Business days are Monday-Friday. Holidays are not included. You are responsible for understanding and building into your schedule these required cut-off times for processing and any time changes associated with Daylight Savings Time.

When you initiate a transaction for an External Account Transfer, the funds are debited once the transfer has been approved by Navigator.

If any External Account Transfer request is returned to Navigator for any reason, the Credit Union will return the funds, within a reasonable amount of time to your account. If any External Account Transfer request is rejected or returned, you authorize Navigator to collect from any of your share accounts maintained at the Credit Union including accessing any overdraft protection transfers you have established or by accessing your Courtesy Pay service (refer to your Important Account Information Disclosures and Fee Schedule for applicable fees). If funds are not available from any of your Navigator accounts, you agree to reimburse the Credit Union for the amount of the return along with any applicable service fees, collection fees, and/or legal fees.

Prohibited Payments. Transfers to payees outside of the United States are prohibited and may not be issued under any circumstances. The Credit Union reserves the right to refuse any transfer and we will notify you if we are unable to perform a transfer designated by you. This notification is not required if you attempt to make a prohibited transfer or an exception transfer under this Agreement.

Settlement of Transfers. Transfers to and from external accounts could take between two (2) and five (5) business days to settle. Scheduled transfers, both one-time and recurring, will settle two (2) to five (5) days after the transfer scheduled date.

Transaction limits. For your security, Navigator has established limits on the amount of funds and transactions that can be transferred during any one day.

External Account Transfers are currently limited to \$1000 per day for incoming transfers with a maximum of \$5000 per month. Outgoing transfers are limited to \$2500 per day with a maximum of \$5000 per month, regardless of the number of eligible external accounts. Limitations on aggregate or individual transfer transaction amounts may be changed at any time. Navigator will provide you notice of the change when we are required to do so as governed by federal regulations.

Changes to Fees or Other Terms. Navigator reserves the right to change the fees or other terms of this Agreement at any time. Refer to our current Important Account Information Disclosure and Fee Schedule for fees associated with External Account Transfers. In addition, you may be charged fees by the external financial institution.

Use of Services. As a condition to using External Account Transfers, you agree that you are solely responsible for the use of the service and that you will use the service in accordance with this Agreement. You agree it is your responsibility to ensure you enter valid and correct external account information. External Account Transfers sent to invalid or incorrect account numbers may be not recoverable and the Credit Union is not responsible for returning funds due to an unrecoverable External Account Transfer error. You agree that you will not attempt to circumvent the security features of Online and Mobile Banking or the External Account Transfer Service, make any improper or unauthorized transfer of funds and that you are prohibited from engaging in conduct that would violate the proprietary rights of the owner(s) of Online and Mobile Banking and this service as well as accessing or using Online and/or Mobile Banking or this service in any other unauthorized manner.

You agree to be liable to the Credit Union and its vendors, for any claims, losses, liabilities, damages, expenses or costs arising as a result of the negligent or intentional misuse of External Account Transfers or Online and Mobile Banking by you or your authorized users. You are prohibited from using the services for any activity that:

- Would result in you being or becoming a “money service business” as defined in the Bank Secrecy Act and its implementing regulations.
- Knowingly accepts restricted transactions in connection with another person in unlawful Internet gambling as defined in the Unlawful Internet Gambling Enforcement Act and Regulation GG (Prohibition on Funding of Unlawful Internet Gambling).
- Directly or indirectly relates to the use of the service that is illegal or fraudulent.

Termination of Service. Termination of the External Account Transfer may be requested by you, or by any other owner presenting ownership of that external account. This Agreement will continue to be in effect for any transactions that cannot be cancelled at the time of your termination.

You agree that we may terminate or suspend your use of the Service(s) at any time and for any reason or no reason; and with or without notification to you. Neither termination nor suspension shall affect your liability or obligations under this Agreement. Navigator reserves the right to terminate any access to this service immediately should you breach any part of this agreement or the 'N Touch Web Agreement. The Credit Union may remove any or all enrolled external account(s) for any or no reason, including without limitation fraud, misuse, kiting, ACH transaction returns, or any other unauthorized access to this service. We are also permitted to terminate any or all of the services immediately if we are no longer able to provide such services.

Amendments. We may amend this Agreement, and any applicable fees and charges for the Services at any time by providing you notice as required by law.