



Cash Management Services: Master Agreement

General Terms

Technology Credit Union is pleased to provide Cash Management Services (each, a “Service” and together, “Services”) to meet your business needs. This master agreement (the “Agreement”) contains the terms and conditions under which we will provide Cash Management Services to you. This Agreement is in addition to your other agreements with Technology Credit Union, such as your Business Account Agreement, which covers your checking account(s) terms and conditions. Current processing cut-off times and deadlines are published on Technology Credit Union’s website at www.techcu.com. If there is a conflict between the terms and conditions of this Agreement and those contained in the other agreements between you and us, this Agreement will control.

As used in this Agreement, the terms “Credit Union”, “we”, “us” and “our” refer to Technology Credit Union. The terms “Company”, “you” and “your” refer to your company, and each person who has an interest in your account or other relationship with us. The Agreement sets out your rights, responsibilities, and obligations, and our rights, responsibilities, and obligations, with respect to any and all Services we may provide to you from time to time. Please read the Agreement carefully and keep a copy for your records.

By signing this agreement you acknowledge that neither you nor the Credit Union may initiate any entries that violate the laws of the United States.

Services

1. Approval - We will notify you when the Services become available to you. If you request additional Services in the future, they will be governed by this Agreement.

You will need to designate certain Business Accounts held with Credit Union for specific purposes in connection with some of the Services. If you fail to do so, or if your Designated Account closes, we may designate an Account or terminate the Service.

Your approval for use of any Service may be subject to underwriting criteria established by us from time to time. If we require the application of underwriting criteria to approve your use of a Service, we will communicate to you the nature and content of those criteria and specify what information we will need from you. You agree to provide to us such financial, business, and operating information as we may reasonably request in connection with our underwriting review and approval process.

We are under no obligation to approve your use of any Service. The decision to approve your use of any one or more Services is within our sole discretion. Our records will be conclusive as to the Services we approve for you to use from time to time and the dates on which we approve your use of those Services. For the purposes of this Agreement, we will be deemed to have approved your use of a Service on the date we complete the activation of the Service for you on our system, and once that occurs, we will be providing such Service to you.

2. Third-Party Authorizations - If you ask us to provide Services in connection with accounts held by third parties such as your parent company, subsidiaries or affiliates, you warrant that they have authorized you to access their accounts through the Services in the same manner as your own Accounts. If we approve your use of any Service in connection with a third party account, you agree to provide us with the written authorization of each such third party, in form and substance satisfactory to us, evidencing that that authority and releasing and indemnifying the Credit Union from any liability relative to the Service. You further agree to notify us immediately in writing of any change to that authorization.

3. No Extension of Credit - If a Service involves a debit to any of your Designated Accounts or any other Account you maintain with us, you must have available, collected funds in such Accounts with sufficient amounts to enable us to make the debit. Nothing in this Agreement will constitute or be deemed a commitment by us to extend credit to you, or to grant to you overdraft privileges. This Agreement does not impose on us any obligation to make any funds available to you to effect any payment being made by you or to enable you to use any one or more of the Services. If applicable, any obligation to extend credit to you or to otherwise make funds available to you must be set out in a separate agreement executed by us through a person authorized to make credit decisions on our behalf.

4. Provisional Credit – Credit given by the Receiving Depository Financial Institution (RDFI) to the Receiver with respect to an automated clearing house credit entry is provisional until the RDFI receives final settlement for such entry through a Federal Reserve Bank. IF the RDFI does not receive such final settlement, you are hereby notified and agree that the RDFI is entitled to a refund of the amount credited to the Receiver in connection with such entry, and the party making payment to the Receiver via such entry (i.e., the Originator of the entry) shall not be deemed to have paid the Receiver in the amount of such entry.

General Provisions

1. Use of Services - Services may only be used for business purposes and then only in accordance with this Agreement and any supporting schedules and addendums. Services may not be used for personal, family, or household purposes, or for any unlawful purpose or otherwise be in violation of any laws or regulations of the United States, including without limitation the economic sanctions administered by the United States Treasury's Office of Foreign Assets Control.

2. Fees - You agree to pay us the fees we establish for each of your Services. We shall debit your Designated Account for the Services rendered. We may also recover payment by any other permissible manner, including judicial action, or by resorting to property which secures obligations you owe us. We may amend our fees for services from time to time.

In addition to the Service fees, you agree to pay for all taxes, tariffs and assessments levied or imposed by any government agency in connection with the Services, this Agreement and/or the software or equipment made available to you (excluding any income tax payable by us). You also are responsible for the costs of any communication lines and any data processing charges payable to third parties. (If applicable:) Refer to the Credit Union's fee schedule for additional fee information.

3. Designated Account – You will at all times maintain with us one or more Designated Accounts in your name. You agree to maintain collected balances sufficient to pay or reimburse us for all items, orders of payment, fees, and other amounts paid on your behalf or chargeable to you in connection with any Service. Your Designated Accounts and any other Accounts that you maintain with us shall be subject to the terms and provisions of the Business Account Agreements, as they may be amended from time to time.

4. Changes to Agreement/Services - We reserve the right to change the terms, conditions, fees, and charges contained in this Agreement or any attachments after sending you prior written notice of such change. If you do not wish to be bound by any such change, you may discontinue using the affected Service before the change becomes effective. If you continue to use a Service after the change becomes effective, you will be bound by the change.

5. Termination - You or we may terminate some or all of the Services, with or without cause, by giving **30** calendar days prior notice to the other party. We may terminate the Services immediately if: (a) you breach any agreement with us; (b) the confidentiality of the Online Security Procedures, or your Access Codes or PIN's are compromised; (c) we have reason to believe that an unauthorized transaction has taken or may take place involving your Account or a Service; (d) you become insolvent or the subject of a bankruptcy, receivership or dissolution proceeding; (e) you make any assignment for the benefit of creditors; (f) you fail generally to pay your debts as they become due; (g) any material adverse change occurs in your financial condition, or (h) we are uncertain as to any person's authority to give us instructions regarding your Accounts or the Services. The termination of this Agreement will not affect the rights or obligations of the parties that arise prior to termination, and the Company's obligation with respect to any transaction item or ACH Entry shall survive termination of this Agreement until any applicable statute of limitation has elapsed.

If you do not use the Services for a period of 180 consecutive days, whether or not a fee is paid and whether or not there are any scheduled payments or transfers pending, your Access Code may be terminated. In order to reinstate the Services, you will be required to re-enroll.

6. Online Security Procedures - We have developed the Online Security Procedures relative to the Services attached as a schedule to this Agreement. The purpose of the Online Security Procedures is to verify authenticity and authorization of Business Online Banking requests submitted to us in Company's

name. Each time Company uses a Service, Company represents and warrants that the Online Security Procedures are a satisfactory method of verifying the authenticity and authorization of the request and are commercially reasonable. In connection with any transfer request, Company shall be responsible for its compliance with the Online Security Procedures. When you access or otherwise make use of any of the Services for the first time, you will be acknowledging that you have reviewed our Online Security Procedures and you will be agreeing to be legally bound by them, as the same now or in the future exist. In connection with any Service, if we comply with the Online Security Procedures to which you have agreed, we will not be liable for the amount of any unauthorized transactions arising from the use of any Service to which the Online Security Procedures relate.

You agree to select and identify to us, in the Online Security Procedures, an "Administrative User," who will be shown on our records as the authorized Administrative User for your Services. You agree that only the designated Administrative User(s) may add additional users for your Services, provide each with an Access Code, and add additional Services. "User ID" is the Credit Union-generated identification code assigned to an individual user for connection to Business Online Banking. "Personal Identification Numbers" or "PIN's" are the Company-generated codes selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to Business Online Banking. The term "Access Code" includes different PIN's, Customer ID's, User ID's and other codes used at the company/corporate level and the individual user level.

All User ID's and Access Codes must be between four(4) and twelve (12) characters in length, must contain at least one alpha and one numeric character; it is strongly recommended that they contain at least one upper case and one lower case letter. You certify and warrant that the Administrative User has been properly authorized and empowered to sign any application for Services, and add additional users for your Services or any part of the Services and that we may rely without inquiry or liability upon the instructions of the Administrative User. You warrant and represent to us that those users added to your Services by the Administrative User have your full authority to be added as a user for the Services. You agree that the Administrative User shall promptly delete a user of the Services, if that user ceases to be authorized as a user. Because the Access Codes are used to access your accounts, you agree that all users will treat them as you would any other sensitive data. Your users must carefully select a PIN that is hard to guess and keep it safe. It shall be your responsibility to control and protect all Access Codes. You covenant and agree with us that we may rely fully upon such Access Codes, properly entered on the Business Online Banking System and used with the software token, both as authentic identification of the user and as evidence of the authority of the user to conduct the specified Business Online Banking transaction for you. The User ID and other Access Codes issued to your users are for your security purposes and are confidential and should not be disclosed to third parties.

You are responsible for any Business Online Banking System transactions effected with User IDs and/or Access Codes associated with you and/or your users, including such transactions resulting from, but not limited to, phishing attacks, spoofed websites, malware, Trojan viruses, or other third party attempts to compromise confidential account information under your control or the control of your employees and/or agents. You and each of your users agree not to disclose or otherwise make your User ID and Access Codes available to anyone not authorized to sign on your accounts. When you give someone a User ID, you are authorizing that person to use the Services, and you are responsible for all transactions the person performs using your Services. All transactions that person performs, even those transactions you did not intend or want performed, are authorized transactions. You are responsible for removing user access to the Business Online Banking System for all persons no longer authorized. If any of your users gives an unauthorized person his/her User ID and Access Codes, you are responsible for all transactions the person performs using your Services; even those transactions you did not intend or want performed, are authorized transactions. You assume sole responsibility for any unauthorized use of the User ID, PIN's or other Access Codes.

Upon three unsuccessful attempts to use an Access Code, access to Business Online Banking will be revoked/locked. To re-establish your authorization to use Business Online Banking, non-administrative

users must contact the Administrative User to have the Access Code reset or obtain a new temporary Access Code. Administrative Users must contact the Credit Union's Business Banking Division to have the Access Code reset or obtain a temporary Access Code. Transactions that you or any of your users or someone acting with them initiates with fraudulent intent are also authorized transactions. For your protection, sign off after every Business Online Banking session and close your browser to ensure confidentiality.

In the event the Company does not agree to the Security Procedures developed by the Company and proposes instead alternative Security Procedures, the Credit Union may agree or disagree to the alternative Security Procedures at its sole discretion. If the Credit Union does agree to alternative Security Procedures, the Company will assume full responsibility for the full amount of any unauthorized transactions arising from the use of any Service, and the Credit Union will not be liable for the amount of any unauthorized transactions arising from the use of any Service whether or not the alternative Security Procedures were satisfied.

7. Privacy - By requesting or using any Service, you agree and acknowledge that you have received and reviewed our Privacy Policy and that you have agreed to the terms and conditions of that policy. In addition to the terms and provisions of that Privacy Policy, we will use reasonable efforts to hold in confidence all confidential information received by us in connection with the use of any Service except to the extent disclosure is required by any legal process or by any supervisory or regulatory agency. You acknowledge and agree that we may disclose confidential information to our employees, agents, and third-party independent contractors with a contractual obligation to keep your confidential information confidential as necessary in order to provide the Services.

8. USA PATRIOT Act and OFAC - You agree and acknowledge that, in compliance with the USA PATRIOT Act, we have adopted a Customer Identification Policy for the verification of the identity of all of our members. You agree to provide all documents and records deemed necessary by us to adequately confirm your identity and the identity of any persons authorized to use or access any Service. We reserve the right to withhold our agreement to provide any requested Service until we have verified your identity to our satisfaction. You also acknowledge and agree that your identity as our member, and the identities of any persons authorized to use or access any Service, will be compared against the List of Specially Designated Nationals and Blocked Persons promulgated by the United States Office of Foreign Assets Control (OFAC), and that we will not provide any Service to any person or entity that appears on that list. (This information may be obtained directly from the OFAC Compliance Hotline at 800-540-OFAC or from the OFAC's home page site at www.ustreas.gov/ofac.)

9. Liability – We agree to use substantially the same type of procedures in performing the Services requested by you as we use in performing similar services on our own behalf. This standard of care, and our compliance with any instructions given to us by you, or reasonably believed by us to have been given by you, shall be deemed to constitute a reasonable and ordinary standard of care.

We will be responsible only for performing the Services expressly provided for in the Agreement, and shall be liable only for our gross negligence or willful misconduct in performing those Services. We will not be responsible for any loss, delay, cost, or liability which arises, directly or indirectly, in whole or in part, from (a) your actions or omissions, or those of third parties which are not within our immediate and reasonable control; (b) your negligence or breach of any agreement with us; (c) any ambiguity, inaccuracy, or omission in any instruction or information provided to us; (d) any error, failure, or delay in the transmission or delivery of data, records, or items due to a breakdown in any computer or communications facility; (e) accidents, strikes or labor disputes, civil unrest, fire, flood, water damage (e.g., from fire suppression systems), or acts of God; (f) other causes beyond our reasonable control; (g) the application of any government or funds transfer system rule, guideline, policy, or regulation; (h) the lack of available funds in your account to complete a transaction; (i) our inability to confirm to our satisfaction the authority of any person to act on your behalf; or your failure to follow any applicable

software manufacturer's recommendations or our Service instructions. There may be other exceptions to our liability, as stated in your Business Account Agreement or other agreements with us.

Except for losses caused by our gross negligence or willful misconduct, our liability for any loss, cost, or claim arising from our actions or omissions will not exceed the average monthly charge for the Service in question for the month preceding the date of loss, except as otherwise required by UCC 4A. We will not be responsible, under any circumstances, for any special, consequential, or indirect damages which you may incur in connection with the Services, even if we are aware of the possibility for such damages. This provision shall survive the termination of all Services.

Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Service-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs. You agree to cooperate with us in any loss recovery efforts we undertake to reduce any loss or liability that arises in connection with the Services.

You acknowledge that our Service fees have been established in contemplation of: (a) these limitations on our liability; (b) your agreement to review statements, confirmations and notices promptly and to notify us immediately of any discrepancies or problems; and (c) your agreement to assist us in any loss recovery efforts.

10. Equipment & Software - You will be responsible, at your cost, for providing, installing, operating, and maintaining any equipment that is necessary for the Services, such as computers, modems, terminals and telephones. You agree to use equipment that is compatible with our programs, systems and equipment, which we may change from time to time. We assume no responsibility for the defects or incompatibility of any computers or software that you use in connection with the Services, even if we have previously approved their use. If we provide or some other person provides software and associated documentation to you for use of a Service, you will use the software in accordance with the terms of the license which accompanies the software. You are responsible, at your cost, for the correct set-up and installation of all software. Due to periodic upgrades in software, new releases may be issued. If there is a fee associated with a new release, you will pay this fee. You are responsible, at your cost, for the installation, maintenance, and support of any new releases of software and the application of any critical security patches. You will immediately return to us any software and associated documentation upon cancellation of the Service or termination of the Agreement, or earlier upon demand by us.

You shall be responsible for internal and external intrusion testing of your network system, as well as systemic or operational risk contingency planning with regard to your network system. You are also responsible for maintenance and connectivity of telecommunication with your ISP (internet service provider). Additionally, up-to-date anti-virus, anti-spyware, and anti-malware programs and firewalls shall be maintained on all Company systems. You shall maintain accounting, network security, and computer security audit policies and procedures. You shall monitor Credit Union accounts on a daily basis and immediately notify us of any suspicious activity, including without limitation unexpected Access Code resets, unknown transactions, suspected user credential compromises, suspected embezzlement or any other circumstances that might compromise your computer, network, or account security. Credit Union recommends that Company in accessing the Services use complex User ID's and Access Codes of 8 to 12 alpha numeric characters and implement annual training as part of Company's internal security program.

11. Data Review - You have sole responsibility for confirming the accuracy and validity of all information, data, entries, and processing services prepared by us and delivered to you in connection with any Service. You agree to carefully review all statements, records and other information provided to you by us and to report any discrepancies by sending us a written notice of the discrepancy or problem, including a statement of the relevant facts, within **5** business days of the date you first discover the problem or receive any record or other information reflecting the problem, whichever occurs first (except

as expressly provided otherwise in the ACH Origination Section below or in other agreements between you and us). Your failure to report to us the existence of any discrepancies in any record or other information constitutes your acceptance of the record or other information as valid and accurate. If you fail to notify us within 5 days, you agree that, in addition to any other limitations on our liability: (a) in the case of an erroneous fund transfer, you will be liable for all losses up to the amount thereof (as well as any loss of interest, as applicable), which result from your failure to give us such notice or which might have been prevented by your giving us such notice; and (b) in the case of an unauthorized fund transfer, we will not be liable for any loss of interest which results from your failure to give us such notice or which might have been prevented by your giving us such notice.

12. Indemnification - You will indemnify us against and hold us and our officers, directors, employees and agents harmless from any and all liabilities, claims, costs (including without limitation reasonable attorney's fees), expenses, and damages of any nature or any kind which result directly or indirectly, in whole or in part, from (a) our actions or omissions, if they are in accordance with this Agreement; or (b) the actions or omissions of you, your agent or employees. The obligations contained in this section shall survive the termination of this Agreement.

13. Representations and Warranties; Compliance with Laws - You represent and warrant to us that (a) you are duly organized, validly existing, and in good standing in your state of organization; (b) the execution and performance of this Agreement and any other documents or records and your use of any Service is duly and validly authorized and does not violate your charter or by-laws or any law or regulation; (c) your use of any Service is for business purposes and not for personal purposes and that you are not a "consumer" as that term is commonly used in statutes and regulations governing consumer transactions; and (d) the terms and conditions of this Agreement and any other document or record executed or delivered by you in connection with any Service are valid and binding.

EXCEPT AS REQUIRED BY LAW, YOU AGREE AND ACKNOWLEDGE THAT WE MAKE NO REPRESENTATIONS, WARRANTIES, OR GUARANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH ANY SERVICE OR ANY COMPUTER PROGRAMS, EQUIPMENT OR SOFTWARE THAT YOU USE IN CONNECTION WITH THE SERVICES, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

You agree that your use of any Service, and any transaction you initiate using a Service, does not violate any law or regulation, including, without limitation, (a) any federal or state regulation governing any payment transfer or transaction; (b) the Uniform Commercial Code; or (c) any Rule or Guideline promulgated by any governing trade association (e.g. the National Automated Clearing House Association, Electronic Check Clearing House Organization, etc.). You agree that all of our agreements or obligations arising in connection with any Service shall be suspended if our performance of any such agreement or obligation is determined by us to violate or be in conflict with any federal or state law or regulation, or the rules and guidelines of any governing trade association.

14. Arbitration of Disputes - Upon the demand of either party, any "Dispute" shall be resolved by binding arbitration in accordance with the terms of this Agreement. A "Dispute" shall mean any action, dispute, claim, or controversy of any kind, whether at contract or in tort, statutory or common law, legal or equitable, now existing or hereafter arising under or in connection with, or in any way pertaining to, any of the Services, or any past, present, or future activities, transactions, or obligations of any kind related directly or indirectly to any Service, including, without limitation, any of the foregoing arising in connection with the exercise of any self-help or any ancillary or other remedies or actions taken relating to any Service. Any party may by summary proceedings bring an action in court to compel arbitration of a Dispute. Any party who fails or refuses to submit to arbitration following a lawful demand by any other party shall bear all costs and expenses incurred by such other party in compelling arbitration of any Dispute.

Arbitration proceedings shall be administered by the American Arbitration Association (“AAA”) or such other administrator as the parties shall mutually agree upon in accordance with the AAA Commercial Arbitration Rules. All Disputes submitted to arbitration shall be resolved in accordance with the Federal Arbitration Act (Title 9 of the United States Code).

15. Notices - Notices from us to you regarding any Service may be in writing delivered to you by first class mail, hand-delivery, facsimile, or e-mail, at the addresses you provide to us in your Business Account Agreement or, if a Service is provided by access to an internet website, by posting the notice or communication on the website. Notices from you to us regarding any Service shall be delivered by first class mail or hand-delivery at 2010 North First Street, San Jose, CA 95131. You agree to notify us immediately if you discover (a) any error or discrepancy between your records and the information we provide to you about your Accounts or transactions (e.g., in a statement, confirmation or electronic report); (b) unauthorized transactions involving any Account; (c) a breach in the confidentiality of your User ID’s, PIN’s or other Access Codes; or (d) other problems related to the Services.

16. No Waiver – We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission on the part of the Credit Union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

17. Governing Law - This Agreement shall be governed by and interpreted according to U.S. Federal law; including without limitation all such regulations, guidelines, and commentaries issued by the Board of Governors of the Federal Reserve and the Federal Financial Institutions Examination Council (FFIEC), and the laws of the State of California, without reference to conflict of law provisions.

18. Security Interest -. In order to secure the prompt payment and performance of all of Company’s obligations to Credit Union under this Agreement, Company hereby grants to and in favor of Credit Union a continuing security interest in, to, and covering all of Company’s Accounts now maintained or hereafter held by Company with the Credit Union, including all amounts (including reserves) held in the Accounts at any time and from time to time. In the event Company initiates insolvency or bankruptcy proceedings, Credit Union shall be deemed a secured party for all purposes with respect to the Accounts and all amounts held in the Accounts.

19. Amendments to Agreement - From time to time the Credit Union may amend any of the terms and conditions contained in this Agreement. Such amendments shall become effective upon receipt of notice by Company or such later date as may be stated in the notice to you. We may amend our Online Security Procedures without prior notice if immediate changes are required for security reasons or the changes do not have a material effect on your use of the Services.

20. Inspection - Upon reasonable notice from the Credit Union to you, we shall have the right to inspect your books and records and to make on-site visits to any and all of you locations with regard to all information deemed by the Credit Union to be necessary or pertinent to your use of any Cash Management services provided by us under this Agreement. Information subject to our right of inspection shall include all information maintained by you with respect to your customers, clients, vendors and processors (including audits) if, in our opinion, your relationship with such customers and clients is materially related to your ACH transaction activity conducted through the Credit Union under this Agreement. Physical site visits may be conducted to ensure notification and communication processes and disclosure requirements are being followed with respect to those addressed in the Rules as defined below. You agree to retain and provide to us, upon request, all information necessary to remake or reconstruct any deposit, transmission, file or Entry for *[one calendar year?]* following receipt by us of the deposit, file, Entry, transmission or other order affecting an Account.

21. Miscellaneous - You may not assign this Agreement or any of the rights or duties hereunder without the Credit Union's prior written consent. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against the Credit Union or Business you hereunder. In the event that any provision of this Agreement shall be determined to be invalid, illegal, or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law. The Credit Union shall be entitled to rely on any written notice believed by it in good faith to be signed by one of the authorized representatives whose names and signatures are set forth in this Agreement and the implementation process and forms. This Agreement is made for the exclusive benefit of you and us. No third party has any rights under this Agreement, but you acknowledge that we may assign our rights and delegate our duties under this Agreement to a company affiliated with us or to a third party vendor with whom we have contracted.

22. Captions - The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

23. Cash Management Services Available Through Business Online Banking

In order to use the Business Online Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer"): Windows: Required Firefox 2 and greater and IE7 and greater; and MAC: Required Firefox 2 or greater.

You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. The Credit Union is not responsible for any errors or failures caused by any malfunction of your computer, the browser or the software. We are also not responsible for any computer virus or related problems that may be associated with the use of an online system.

In an effort to provide the highest degree of confidentiality and security, we recommend the use of browsers that provide encryption using a 128-bit key. The higher the level of encryption, the harder it is for unauthorized people to read information. We recommend that members protect their valuable financial information by using the most secure encryption possible. We are not liable for any losses resulting from the use of this Service.

To use Business Online Banking, you must have at least one Credit Union business account, and completed and signed a Business Online Banking Application and Approval Form. Once the Credit Union has received your Business Online Banking Application and Approval Form, and verified your account information, we will contact you to (a) confirm our acceptance of your Business Online Banking Enrollment and (b) inform you about the registration and installation process. Through Business Online Banking, you will have access to any of your Credit Union business checking accounts or loan accounts associated with your business member number. We reserve the right to deny access to a checking account or loan account or to deny transactions under certain circumstances.

Business Online Banking allows you to perform some or all of the following functions from your Computer and/or Mobile:

Information Reporting: Checking accounts, Saving Accounts, Certificate accounts and Loan accounts

Remote Deposit

Business Bill Pay

Account Transfer between Credit Union accounts

ACH Origination

Domestic and International Wire Transfer Request

These Services are limited to the extent, and subject to the terms, noted below.

- a) Your ability to transfer funds between certain accounts is limited by federal law and the Account Agreement. You should refer to the Business Member Handbook Account Disclosures & Agreements for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Business Online Banking Service are counted against the permissible number of transfers described in the Member Handbook.
- b) Disclosure of Account Information to Third Parties: We will disclose information to third parties about your account, the banking transaction(s) or the payment(s) you make only in the following situations:
 - Where it is necessary for completing banking transactions or bill payments;
 - In order to verify the existence and condition of your account(s) to a third party, such as a credit bureau;
 - In order to comply with laws, government agency rules or orders, court orders, or officials having legal authority to request such information;
 - If we have entered into an agreement to have another party provide the Service; or
 - If you give us your written permission.
- c) In addition to the terms and conditions set forth in this Agreement, each specific Service is additionally subject to the terms of the Service Addendum applicable to the specific Service. By signing below, you agree to abide by all of the provisions set forth in this Agreement, and further agree by your signature below and your initial use of a Service to abide by the terms and conditions set forth in the applicable Service Addendum(s) attached hereto and made a part hereof.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed by their duly authorized officers.

COMPANY _____ TECHNOLOGY CREDIT UNION

By _____ By _____

Name _____ Name _____

Title _____ Title _____

Date _____ Date _____