Business Digital Banking Bill Pay Disclosure

Note: All references within this document to the terms "Payment Service" and/or "the Service" reflect the Internet Bill Payer Service offered by the U of I Community Credit Union.

Electronic Disclosure of the Terms and Conditions Agreement for the Internet Bill Payer Service

This Business Digital Banking Agreement and Disclosure ("Agreement") is the contract which covers your and our rights and responsibilities concerning the Business Digital Banking services offered to you by U of I Community Credit Union ("Financial Institution"). The Business Digital Banking service permits you to electronically initiate account transactions involving your accounts and communicate with the Financial Institution. In this Agreement, the words "you", "your" and "yours" mean the control representative who establishes the Business Digital Banking access for the business and authorizes sub users for the Business Digital Banking relationship or any sub users authorized by you to use the Business Digital Banking service. The words "we," "us," and "our" mean the Financial Institution. The word "account" means any one or more business accounts you have with the Financial Institution. By requesting and using the Business Digital Banking service, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

The terms of this Agreement are in addition to the terms of any deposit account agreements you have with us, including the Business Membership and Account Agreement Card, Rate and Fee Schedule, Funds Availability Disclosure, and any change of terms notices.

Business Digital Banking Service Account Access

Upon your acceptance of this agreement, you may use your personal computer to access your accounts. There is no limit to the number of business accounts you will be able to access using the Business Digital Banking service. You must use your established ID and your access code (as defined below) along with your business account number to access your accounts. You should keep your access code in a secure location. Any person having access to your ID and access code will be able to access your accounts through the Business Digital Banking service and perform all transactions, including reviewing account information, assigning sub users and making transfers to other accounts and to other persons. The Business Digital Banking service is accessible seven (7) days a week, twenty-four (24) hours a day, except that Business Digital Banking services may be inaccessible for a reasonable period on a daily basis for system maintenance. In addition to the reasons set forth below, we may modify, suspend, or terminate access to your Business Digital Banking service at any time and for any reason without notice or refund of fees you've paid. Equipment Requirements. You will need a computer, Internet connection, and a web browser to access the Internet (World Wide Web). You are responsible for the installation, maintenance, and operation of your computer, Internet connection, and software. We will not be responsible for any errors or failures involving any telephone service, Internet service, software installation, or malfunctions of your computer and related equipment.

Types of Transactions

At the present time, you may use the Business Digital Banking service to access your accounts and perform the following functions:

- Transfer funds between certain accounts.
- Review account balance and transaction history for certain accounts.
- Request a withdrawal from certain accounts by check mailed to you.
- Download your account information to financial management software programs like Microsoft(r)Money, if applicable.
- Make bill payments to an individual or business (payee), review bill payment history and make scheduled bill payment changes. (Monthly fee associated with Bill Pay)
- Communicate with us via email.
- Place a stop payment request.
- Establish sub users and the individual permissions you allow them.
- Transactions involving your deposit accounts, including checking account stop payment requests, will be subject to the terms of your business account agreement and disclosures and transactions involving a line of credit account will be subject to your loan agreement and disclosures, as applicable.

Service Limitations

The following limitations on Business Digital Banking service transactions may apply in using the services listed above:

a. Transfers. You may make funds transfers to other accounts of yours as often as you like. Your ability to transfer funds between certain accounts is limited by federal law, as stated in your deposit agreement. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your deposit or loan agreements. No transfer may be made from an account that requires two or more signatures.
b. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.
c. 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 maybe limited due to the processing time for ATM transactions and our Funds Availability Policy.
d. Email. We may not immediately receive email communications that you send and we will not take action based on email requests until we actually receive your message and have a reasonable opportunity to act. Do If you need to contact us immediately regarding an unauthorized transaction or stop payment request, you may call us at the telephone number set forth in the Liability for Unauthorized Access section.

Fees and Charges

Expedited bill pay available for a fee. See the most current Business Rate and Fee Schedule for specific fee information. From time to time, the charges may be changed. 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.

Bill Payer Service I acknowledge electronic receipt of the Terms and Conditions Agreement

("Agreement") associated with the U of I Community Credit Union's Internet Business Bill Payer Service and agree that I have read and will abide by this agreement. I also agree the U of I Community Credit Union does not need to provide me with an additional paper (non-electronic) copy of this Agreement unless specifically requested. Further, I understand that a copy of this Agreement can be printed by using my browser's print command and a printer.

Use of a Third-Party Bill Payer Service Provider US Central is the third-party bill payer service provider who the U of I Community Credit Union has contracted with to provide bill payer service to its members. The U of I Community Credit Union will answer questions directly related to these member-initiated bill payments. Accordingly, the term "US Central" represents the customer service provided by US Central to the U of I Community Credit Union bill payer subscribers on the U of I Community Credit Union's behalf. The U of I Community Credit Union, at its sole discretion, reserves the right to change Internet bill payer service providers.

Enrollment Request for the Internet Bill Payer Service

The U of I Community Credit Union reserves the right to refuse enrollment in the Internet Bill Payer Service to any member who does not meet the Internet Bill Pay Service criteria which has been established by the credit union and/or US Central. Included in these criteria is a requirement that subscribers to this service must live within the United States, its possessions and territories. Internet Bill Pay Service As used in this Agreement, the term "Payee" means the vendor, biller, person or entity to whom you wish a bill payment to be directed; "Payment Instructions" means the information provided by you to the Service for a bill payment to be made to your Payee (e.g., Payee name, account number, payment amount, payment date, etc.); "Payment Account" means your Draft (Checking Account) and, in the instance of non-sufficient funds and/or an overdrawn account, any applicable share account or available balance on line of credit accounts (e.g., line of credit overdraft accounts) at the U of I Community Credit Union, from which all bill payments may be made and/or such funds collected; "Business Day" means Monday through Sunday, excluding Federal holidays; "Payment Date" means the Business Day of your choice upon which your bill payment will be made and your Payment Account will be debited; and "Cutoff Time" means 5:30 p.m. Central Standard Time (CST) on any Business Day, and is the time by which you must transmit instructions to have them considered entered on that particular Business Day. Bill Payment transactions are processed Monday through Sunday. Transfers, including bill payment transfers, made after we close our data processing system for the business day, will reflect the next business date. Example: Payment scheduled for July 11, 2026 will be transferred on the actual evening of July 11, 2026 around 5:30 p.m. However, if a transfer including bill payment transfers is setup after our data processing system has already processed transactions, after the “Cutoff Time” for that business day, the date will reflect in the history as July 12, 2026 for those transactions. By providing the Payment Service with the names and account information of those entities and/or persons to whom you wish to direct payment, you authorize the Service to follow the Payment Instructions that it receives from you or your authorized user through the Internet Bill Pay Service.

When the Service receives a payment instruction, you authorize it to debit your Payment Account on the date you select and remit funds on your behalf. For this reason, it is necessary that all Payment Dates

selected by you be no less than six (6) Business Days before the actual due date for payments that are being sent by check and three (3) days for ACH payments (not the late date and/or a date in the grace period). It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. Payment instructions entered after the Cutoff Time or on a non-Business Day will be considered entered in the Service on the next Business Day. Bill Payment processing dates are Monday through Sunday. Funds will be withdrawn for your designed account for the bill payment transfer at 5:30 p.m. Central Standard Time (CST) on the date you schedule for payment. The contracted vendor of the Credit Union will process your payment within two (2) business days from the date you instruct us to make the payment. If you properly follow the procedures described herein, and the Service fails to send a payment according to the Payment Instructions received, the Service will bear responsibility for all late charges. In any other event, including but not limited to choosing a Payment Date which is not six (6) Business Days before the due date or on or past the due date stated on your invoice or bill, the risk of incurring and the responsibility for paying any and all late charges or penalties shall be borne by you.

A bill payment is a "Pending Payment", starting from the time you enter Payment Instructions until the payment is "In Process." A bill payment is "In Process" starting at the Cutoff Time on the Payment Date. A bill payment is considered "Completed" on the Business Day you selected as the scheduled Payment Date. You may cancel or edit any Pending Payment (including recurring bill payments) by following the directions provided on the Internet Bill Pay system Online Help. There is no charge for canceling or editing a Pending Payment. Please note we may not have a reasonable opportunity to act on any stop payment or cancellation order given after a payment is "In Process" and it is not possible to stop or cancel a payment which is "Completed." If you desire to cancel or stop any payment that is "In Process", you must call the U of I Community Credit Union at 877-678-4328. Although we will make every effort to accommodate your request, we will have no liability for failing to do so. Stop payment requests sent to us via electronic mail or in any other manner may not reach us in time for us to act on your request. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such a stop payment order. If you call, we may also require you to present your request in writing within fourteen (14) days after you call. The charge for each stop payment order will be the then current charge for such service as disclosed in our Business Rate & Fee Schedule. The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the payment or transfer, or the transfer would exceed the credit limit of your established line of credit account, if applicable (Note: The U of I Community Credit Union may, at its option, pay a scheduled bill payment which exceeds the balance in the checking account by transferring the amount of the resulting overdraft from your available line of credit or share account, indicated on the Business Membership Application and Agreement or on any subsequent Account Maintenance Form.);
2. If, the bill payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. If, the Payee mishandles or delays a payment sent by the Service;
4. If, you have not provided the Service with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment;
5. If, circumstances beyond the Service's control (such as, but not limited to, fire, flood, or interference from an outside force) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions to the Service's performance obligations are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment account or causes funds from your Payment Account to be directed to a person or entity which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account and for directing to the proper recipient any previously misdirected payments or transfers.

Payment will be made to your Payee either electronically via the Automated Clearing House (ACH) or by check. The method of payment depends upon the processing method that can be accommodated by the Payee or US Central (e.g., some Payees are unable to accept electronic payments). The payment will be deducted from your Payment Account by a transfer. All bill payments debited from your account will appear on your monthly Statement. They will also appear under the "BILL PAY HISTORY" section of the Internet Bill Pay on the U of I Community Credit Union Internet Home Banking System. All payments can be viewed with the Payee's name, payment amount and payment date by reviewing your recent payment history under the electronic Payment List option provided to you as part of the Internet Business Bill Pay Service.

Prohibited Payments

The following payment types are prohibited through the Service:

1. Tax Payments
2. Court Ordered Payments
3. Payments to Payees outside of the United States or its possessions/territories

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND OR THE SERVICE. EXCLUSIONS OF WARRANTIES THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANT ABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

PIN/Password and Security

To access the Internet Bill Pay service you will need to log on to the U of I Community Credit Union Internet Home Banking service and then click on the Business Bill Pay link. You agree not to give or make available your U of I Community Credit Union Internet Banking Account Number and PIN to any unauthorized individuals. You are responsible for all bill payments you, and your Internet Business Bill Pay authorized user, authorize using the Service. If you permit other persons or sub users to use the Service or your U of I Community Credit Union Account Number and PIN (even though you have agreed not to disclose this information) or if you assign individual permissions and rights to sub users; you are responsible for all transactions, they authorize. If you believe that your U of I Community Credit Union Account Number and PIN has been lost, stolen or compromised, or that someone may attempt to use the Service without your consent or has transferred money from your account by accessing your account without your permission, you must notify U of I Community Credit Union at once by calling us at 877-678-

4328 during business hours. You also agree that the U of I Community Credit Union may revoke your Internet Business Bill Pay and/or Internet Home Banking account access services if unauthorized account access and/or transactions occur as the apparent result of negligence in the safeguarding of the Account Number and PIN(s) belonging to you and/or your authorized user. Further, you agree that, if the U of I Community Credit Union is notified that you have included the credit union in the filing of a petition of bankruptcy, U of I Community Credit Union may revoke or refuse to grant you Internet Bill Pay service and/or U of I Community Credit Union Internet Home Banking account access to your account. You must promptly notify the Credit Union as soon as you learn of unauthorized access to your account or Business Digital Banking service. You must also notify the Credit Union is writing upon removal of any authorized sub users or a change in the Business structure.

If your monthly statement or your online account detail reflects any transfers or payments that you did not make, tell us at once. You may not get back any money you lost if you do not notify us promptly.

Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transfers you make ONLY in the following situations:

1. If we return transfers or payments made from your account which are drawn on insufficient funds or if we are unable to complete an electronic transfer or payment because of insufficient funds, or
2. Where it is necessary for completing transfers, or
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or to a consumer reporting agency for quality assurance.
4. In order to comply with a governmental agency or court orders, or6.If you give us your written permission.

Charges or Fees

Charges for transactions, additional, and optional services (e.g., Non-Sufficient Funds or Stop Payment Fees) are specified in the U of I Community Credit Union Business Rate & Fee Schedule which can be found on the U of I Community Credit Union web site or upon request. You agree to pay such fees and charges and authorize the Service to charge your designated Payment Account for these amounts and any additional charges that may be incurred by you. Any fees associated with your savings or loan accounts will continue to apply. You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone utility and/or Internet Service Provider.

Please note: Your U of I Community Credit Union loan accounts may not be paid by using the Internet Bill Pay Service, but instead may be paid by using the transfer/payment option on the U of I Community Credit Union Internet Home Banking service or by automatic transfer from your U of I Community Credit Union Checking account at no charge. In the Event a Service Transaction Is Returned and/or Overdraws Your Payment Account In using the Service, you are requesting the system to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are not sufficient funds in your Payment Account to cover the transaction), the transaction may not be completed. In these cases, you agree that a non-sufficient funds (NSF) fee will be charged in accordance with the credit union's established and published fees. Further,

you also agree that an NSF fee may be charged to your account even if the payment is not returned but is paid and overdraws your Payment Account.

By enrolling for and using this Business Internet Bill Pay service you agree that U of I Community Credit Union has the right to transfer funds from your available balance on your line of credit account as well as from all of your share accounts to recover funds for all payments that have been requested to be paid by you and your authorized sub user: this includes accounts the business has an ownership interest in.

Alterations and Amendments

The terms of this Agreement, applicable fees and service charges may be altered or amended by the Service from time to time. In such event, the Service shall send notice to you at your address of record or by secure electronic message via the U of I Community Credit Union Internet Home Banking service. Any use of the services after the service sends you a notice of change will constitute your agreement to such change(s). Further, the Service, may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the Internet Bill Pay programs, services, and/or related material and limit access to the Service's more recent revisions and updates.

Address Changes

You agree to promptly notify both the U of I Community Credit Union of any address change and change it on your online Business Bill Payment Address. Changing your address on the Service may not necessarily automatically update your address of record at the U of I Community Credit Union. Similarly, updating your address at the U of I Community Credit Union may not necessarily automatically update the address on the Service.

Termination or Discontinuation

In the event you wish to discontinue the Service or revoke authorization for any sub users, you must contact the U of I Community Credit Union in writing within ten (10) days prior to the actual service discontinuation date. Written notice must be signed and sent to: U of I Community Credit Union Attn: Member Service-Bill Pay 2201 S First St Champaign, IL 61824-0500 The U of I Community Credit Union may terminate Service to any individual at any time with cause, but without advance notice. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitations

The Service reserves the right to refuse to pay any person or entity to which you may direct a payment. The Service is obligated to notify you promptly if it decides to refuse to pay a person or entity designated by you. This notification is not required if you attempt to pay tax or court-related payments or payments outside the United States and its possessions/territories (American Samoa, Guam, Marshall Islands, Micronesia, N. Mariana Islands, Palau, Puerto Rico and the Virgin Islands), which are prohibited under this agreement.

Information Authorization

Through your enrollment in the Business Internet Bill Pay Service, you agree that the U of I Community Credit Union (or its third-party bill pay service provider) reserves the right to request a credit agency

report and/or a review of your credit rating at its own expense through an authorized credit agency/bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a merchant or financial institution to resolve payment-posting problems. Disputes In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what one of the Service's employees says and the terms of this Agreement, the terms of the Agreement shall control.

Assignment

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third-party service providers.

No Waiver

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Security Statements

The U of I Community Credit Union is committed to ensure the confidentiality of your online transactions. Our banking products incorporate security features for safeguarding your accounts and the information you transmit to us during a session.

Security Features

Data Encryption For your protection, we use 128-bit Secured Socket Layer (SSL) strong encryption during your online sessions. Encryption is a sophisticated way of scrambling all information transmitted online before it leaves your computer, so that all information, including passwords and online bill payments are completely unreadable by unauthorized third parties.

No transactional information will be transmitted without first being encrypted. We require that your web browser support 128-bit encryption because it is more effective than 40-bit encryption. While 40-bit encryption might be fine for low risk transactions, it is not adequate for protecting financial transactions. When you supply data via the Internet, it is encrypted before it travels. We decode and process the data at our end. When we provide data to you, it is encrypted at our end, and sent to you. When you receive it, your browser decodes the information and displays it to you. You can ensure that your online information is encrypted in Netscape if the small key or lock at the bottom left-hand corner of your screen is unbroken.

For Microsoft browsers, a lock appears on the bottom right of your screen during an encrypted session. Double Authentication To further safeguard your account information against unauthorized access, the

software employs a double authentication scheme. It prevents an unauthorized user from accidentally or deliberately determining your session ID while you are online and executing transactions against your account.