

Additional Disclosures Applicable to Send Money Payments and Transfers Made Through PayPal

Send Money Transfers and Payments Made Through PayPal

UNCLE provides you the ability to initiate payments or transfers from your checking account using UNCLE's Mobile App through PayPal to a third party during a mobile banking session (Send Money Services). By agreeing to use Send Money, you are able to send money via mobile banking to others using a cell phone number or email address through the PayPal network.

Initiating a Payment

When a Send Money payment/transfer transaction is initiated, the funds are immediately withdrawn from your account for transfer and credit to PayPal in order to provide the funds to the directed recipient. You agree that such requests constitute your authorization for UNCLE and PayPal to make the payment/transfer. Once you have provided your authorization for the payment/transfer you may not be able to cancel the electronic transfer/payment that has been claimed by the recipient. UNCLE or PayPal may, at our sole discretion, decline to effect any funds payment/transfer that we believe may violate applicable law or Credit Union policies or procedures.

Sending a Send Money payment/transfer does not require having a PayPal account; however, the payment/transfer recipient must have an active PayPal account or open a PayPal account within thirty (30) days of the payment/transfer initiation.

You agree not to attempt to use Send Money engage in illegal transactions such as illegal online gambling. However, responsibility for the legality of authorized transactions rests with you, not UNCLE or PayPal. The actual or alleged illegality of an authorized transaction is not a defense to your obligation to pay the amount of the transaction.

Refused and Refunded Transactions

When you send money, the recipient is not required to accept it. You agree that you will not hold PayPal or UNCLE liable for any damages resulting from a recipient's decision not to accept a payment/transfer made through this service. We will return any unclaimed, refunded or denied payment/transfer to your account within forty-five (45) days of the date you initiate said payment/transfer. If a payment/transfer is unclaimed, denied or refunded for any reason, we will return the money to your account.

Your personal data

At the request of PayPal, to verify or confirm your identity, UNCLE may share your personal data with PayPal to process your transaction. This data may include your name, Social Security Number, mailing address, email or cell phone number.

Transaction History

You may view your transaction history by logging in to the mobile app or online banking to look at your account history. Your history is also available on the periodic statements we provide you.

Eligibility

To be eligible for the Send Money, you must 1) be a member in good standing as established by UNCLE, and 2) have a qualified account for any payment/transfer processed through Send Money. The service

may be revoked at any time by UNCLE without any further notification and any transfers scheduled may be cancelled at any time in the event of misuse, fraud, abuse and/or any other violations of regulations as described in this disclosure.

UNCLE reserves the right to refuse to complete any transfer or payment/transfer. UNCLE also reserves the right to screen Send Money payment/transfer recipients and reject or cancel the payment/transfer as mandated by Federal or other law. UNCLE may discontinue offering this service at any time without any prior notification. Users of Send Money accept that they are also subject to PayPal guidelines and restrictions, which can be reviewed at PayPal.com.

Fees Associated With Send Money

UNCLE does not impose fees on members for use of Send Money via UNCLE's Mobile App. However, fees may be assessed if applicable to UNCLE account transactions generally. For example, if a Send Money payment is submitted against insufficient funds, fees associated with covering overdrafts or returning them for insufficient funds may be assessed. Fees may be added or adjusted at any time at the sole discretion of UNCLE upon legally required advance notice to you. For a full listing of fees please visit unclecu.org.

PayPal may charge fees to the recipient of the payment as described in the recipient's agreement with PayPal. Users are responsible for current or future fees assessed by PayPal as described in the PayPal User Agreement.

Limitations on Frequency and Dollar Amount of Send Money Transactions

Limits may be imposed on the amount of money you can send through Send Money. Send Money payments/transfers may be scheduled at any time not to exceed the dollar limits as set by UNCLE. Multiple transactions may be completed daily not to exceed the dollar limits as set by UNCLE. UNCLE may at its sole discretion adjust account limits without prior notice.

- Dollar limit for Send Money: \$1,500 Aggregate Daily Limit
- Number of daily transactions allowed: No Limit

Security

You are responsible for obtaining, installing and operating all software, hardware and other equipment necessary for you to use Send Money. This responsibility includes utilizing up-to-date web browsers, anti-virus, anti-spyware and internet security software, mobile phone software and the most current UNCLE Mobile App. You are responsible for obtaining internet services via an internet services provider. You are responsible for any fees imposed by the internet services provider and any fees for additional services provided by the service provider.

You are responsible for protecting and keeping your account number, PIN, User ID, password or any other means of accessing your account confidential. The loss or theft of unauthorized use of this information could cause the loss of some or all of the money in your account, plus any amount available in any overdraft source. If you voluntarily disclose your account number, PIN, User ID, password or any other means of accessing your account to any other person or entity, you assume all risks and losses associated with the disclosure of the information.

If you believe someone may attempt to use or has used Send Money without your permission, or any unauthorized use or security breach has occurred, you agree to notify UNCLE promptly at 925-447-5001. Regular business hours are Monday-Friday 8 a.m. to 6 p.m. PST.

Limitation of Warranty and Liability

YOU UNDERSTAND THAT WE DO NOT MAKE ANY WARRANTIES AS TO THE PAYPAL SEND MONEY SERVICES, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT REPRESENT OR WARRANT THAT THE PAYPAL SEND MONEY SERVICES OPERATE 100% SECURELY OR WITHOUT INTERRUPTION OR ERROR, OR THAT THE INFORMATION THAT PAYMENT RECIPIENTS HAVE PROVIDED IS ACCURATE AND/OR UP TO DATE. WE WILL NOT BE LIABLE FOR ANY DELAY OR FAILURE TO PROCESS A PAYMENT WHERE THE FAILURE OR DELAY IS OUTSIDE THE REASONABLE CONTROL OF UNCLE OR THE THIRD PARTY VENDOR THROUGH WHOM WE PROVIDE THE PAYPAL SEND MONEY SERVICES. WE DO NOT MAKE ANY WARRANTIES OR REPRESENTATIONS REGARDING THE AMOUNT OF TIME IT WILL TAKE PAYMENTS TO REACH RECIPIENTS. WE ARE NOT RESPONSIBLE FOR ANY LOSS, INJURY OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, CAUSED BY YOUR USE OF THE PAYPAL SEND MONEY SERVICES.

By accepting this Agreement and by using Send Money, you agree to all the terms, conditions and notices contained therein and accept responsibility for your use of Send Money. Please read this Agreement carefully before accepting. We may amend these terms, and modify or cancel Send Money, from time to time without notice, except as may be required by law. Any deposit account accessed through this service is also subject to the Terms and Conditions contained within the "Your Credit Union Accounts – Terms and Conditions" Disclosure ("Disclosure"). You should review the Disclosure carefully, as it may include transaction limitations and fees which might apply to your use of Send Money.