1. GENERAL TERMS AND CONDITIONS

This digital banking services agreement ("Digital Banking Services Agreement" or "DBSA") applies to the electronic services made available to you or your business by Purdue Federal Credit Union ("Purdue Federal"). These electronic services include online banking, mobile banking, text banking, email alerts, text alerts, and all other electronic or digital banking services offered to you that permit you or your business to perform banking functions on accounts using these services through a laptop or desktop computer ("Online Banking"), phone ("Mobile Banking"), tablet, or other electronic device (collectively "Digital Banking"). You should read this DBSA carefully to understand your rights and obligations regarding Digital Banking.

By using Digital Banking, you acknowledge that you have received and understand the terms and conditions of this DBSA and agree to be bound by all of its provisions and by Your Guide to Member Services and Fee Schedule for consumer member accounts and/or Your Guide to Member Business Services and Business Account Fee Schedule for business member accounts, as applicable, collectively known as the "Agreements" that govern your account(s) with us. Capitalized terms that are not otherwise defined herein shall have the meaning assigned in the Agreements. These Agreements may be changed by us from time to time at our sole discretion. and we will provide notice of such changes to you as may be required by applicable law. Your use of Digital Banking after the effective date of any change in terms to these Agreements will constitute your consent to such change.

"We", "us", and "our" mean Purdue Federal; and "you" and "your" means (i) for consumer accounts (a) each person who signs a New Account Application or Account Change Card or is otherwise an account owner for a consumer account, and (b) each person that you authorize to use Digital Banking in connection with your account (including those whom you have given your Digital Banking password or login information); and (ii) for business accounts, (x) each person who is an Authorized Representative (as defined herein) for your business account, and (y) each user that is granted access to Digital Banking for your account with administrative authority or the Manage Users entitlement (each of (a), (b), (x) and (y) are referred to herein as a "User" or collectively as "Users"). The word "account" means any one or more share, loan or other accounts you have with Purdue Federal.

For Consumer Members: Consumers will see all accounts owned individually or jointly along with any accounts on which you have authority unless you have instructed otherwise. As an owner of the account, you understand and consent to the disclosure of your personal and account information with all account owners. As owner of the account, you are liable for all transactions and activity made by authorized Users. It is your responsibility to notify us if a User should no longer have access to your account through Digital Banking.

For Business Members: The individual who registers for Digital Banking and accepts this DBSA represents and warrants that such individual is acting with full authority for the applying entity, and that you are duly authorized to accept this DBSA on behalf of the applying entity. Only the business owner, a beneficial owner or the control prong, henceforth "Authorized Representative" may register an account for Digital Banking use. When you grant access to other individuals by creating User logins to use Digital Banking, you have the ability to grant different levels of authority and you are liable for all transactions and activity made by these Users. Some Users, depending on the authority granted by you, can create other Users.

If a User should no longer have access to your consumer or business account(s) through Digital Banking, you are responsible for promptly removing access or notifying us to assist you with terminating access. You are liable for all transactions and activity until you remove a User's authority. For any linked accounts or parties you have granted access to your Digital Banking account(s) that you wish to be removed or unlinked, you must contact Purdue Federal to perform the removal. Until such time you notify Purdue Federal to have such parties or linked accounts removed, you are liable for all transactions and activity made by such parties who have access to your Digital Banking account(s). We reserve the right to disable any such account linkages at any time per our sole discretion.

Subject to applicable law, at any time we may: a) terminate your use or any User's use of Digital Banking, b) modify or suspend the type or dollar amounts of transactions allowed in Digital Banking, c) change an account's eligibility to use Digital Banking, and d) change the login and authentication process for access to Digital Banking. We may revise the DBSA and the operations of the services within Digital Banking by updating this DBSA, emailing you at the email

address on file for your account, posting within Digital Banking screens, Document, or Paperless Statement sections (if you are enrolled in Paperless Statements) or posting through the messaging capabilities of Digital Banking. You are bound by such revisions and should therefore visit www.purduefed.com to review the current DBSA from time to time. Paperless Statement and Document have the meaning assigned to them in the Consent to Use of Electronic Documents.

Account information provided to you within Digital Banking is not the official record of your account or its activity. Your account statement, furnished to you by us in a paper format, or electronically if you are enrolled in Paperless Statements, will remain the official record. Information provided within Digital Banking is generally updated regularly, but is subject to adjustment and correction.

Any fees that you will be charged are disclosed on your respective Fee Schedule or Business Account Fee Schedule. You agree to be responsible for telephone, data, and Internet service provider charges to the extent that any may be incurred through use of the Digital Banking.

2. BUSINESS ACCOUNTS: ADMINISTRATORS AND ENTITLEMENTS

Administrators:

As the business owner or Authorized Representative that registered for Digital Banking, you are designated as the primary business administrator ("Administrator"). The Administrator can designate additional business administrator(s) or grant "Manage User" rights to User(s), who in addition to the business administrators also have the authority to create additional Users and determine authorization to use services on your behalf through entitlements. The Administrator can use the "Manage Users" entitlement to change or remove authority of Users (see "Entitlements" below for more information).

You assume sole responsibility for all activity performed by any and all Administrators and Users on your accounts. You are responsible for familiarizing all Administrators and Users with the provisions of this DBSA and all other applicable Agreements or offered services terms and conditions. You are financially liable for all transactions, bill payments, transfers, or line of credit advances performed by Administrators and Users, even in the case of misuse or unauthorized access causing a loss, prior to your removal of the Administrator or User's authority in Digital Banking or prior to reporting the Administrator or User to Purdue Federal.

Entitlements:

The Administrator has the ability to entitle User(s) to access Digital Banking and grant certain authorities with respect to your business accounts. User entitlements can be added, changed, and removed via the "Manage Users" option in Digital Banking. Entitlements can be used to limit access or authority to specific transaction or activity types, and will allow you to provide Users access to specific accounts and services that you deem necessary. Entitlements may be granted individually or in combination. At the time that a User is added to your Digital Banking, the User will have access as granted by you or the Administrator to all existing accounts. Access to any accounts opened or services enabled after the User is granted access must be granted within Digital Banking through the "Manage Users" entitlement. Please refer to the Manage Users section within Digital Banking for a full listing of our current entitlements. These entitlements may change from time to time at our sole discretion.

3. FEATURES AND USE OF DIGITAL BANKING

We reserve the right to determine your eligibility for any feature of Digital Banking and to change, discontinue, or restrict these features at any time in our sole discretion. These features include, but are not limited to:

- Alerts & Text Banking
- Bill Pay
- Documents or Paperless Statements
- Pay a Member
- External Transfers
- Mobile Check Deposit
- Payments
- Secure Message Center

You agree that you and your Users will not use Digital Banking or the content or information delivered through Digital Banking in any way that would: a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the software; b) constitute fraud or money laundering, including but not limited to perpetrating scams, the sale of counterfeit or stolen items, or the use of Digital Banking to impersonate another person or entity; c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination, money laundering, or false advertising); d) be false, misleading or inaccurate; e) create liability for us or our affiliates or third-party service providers, or cause us to lose (in whole or in part) the services of any of our service providers; f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; g) potentially be perceived as illegal, offensive or objectionable; h) interfere with or disrupt computer networks connected to Digital Banking or reverse engineer, decompile or disassemble Digital Banking; i) use, interfere with or disrupt the use of Digital Banking by any other User in a manner that threatens the integrity, performance, security, or availability of Digital Banking; j) modify, translate, adapt, arrange or create derivative works based on Digital Banking; k) export Digital Banking in violation of applicable export control laws; l) remove or alter any identification, copyright or other notices included as part of Digital Banking; m) use Digital Banking while driving a motor vehicle; n) distribute, rent, loan, lease, sell, sublicense, copy or otherwise transfer all or part of Digital Banking or any of the features provided therein; o) grant any access to Digital Banking or any of the rights granted hereunder, to any other person other than as set forth within this DBSA; or p) use Digital Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

You represent and warrant to us that: a) to the extent you identified a name during Digital Banking registration, the name identified by you is your name; b) the account you added to Digital Banking is your account; c) you have the authority to authorize the receipt of notices, calls and text message from Purdue Federal at the phone number(s) and email address(es) you provide or have provided; and d) you and all transactions initiated by you will comply with all federal, state, and local laws, rules and regulations.

You may not assign this DBSA to any other party. We may assign or delegate certain of our rights and responsibilities under this DBSA to independent contractors or other third parties.

4. NEW FEATURES

Purdue Federal may, from time to time, introduce new features to Digital Banking, modify or delete existing features in our sole discretion. We may notify you of any of these changes to features if we are legally required to do so. By using any new or modified features when they become available, you agree to be bound by any terms and conditions concerning these features.

5. ALERTS; TEXT BANKING

Your registration in Digital Banking includes access to mobile text messaging related services and alerts including short message service (SMS) and multimedia messaging services (MMS) (“Text Banking”) and other electronic messaging delivery services such as receiving an email (“Alerts”). By receiving or otherwise using these services, you agree to the following terms. You agree that we may send messages through your communication services provider in order to deliver them to you and that your communication services provider is acting as your agent in this capacity. We may use a mobile phone number, e-mail address or other information we have in our records for you or other such contact information as you may provide to us for Alerts and Text Banking so that we may send you certain information about your account. The e-mail address(es) and mobile phone number you provide are neither reviewed nor verified by us prior to or following activation of Digital Banking, Alerts or Text Banking. The Alerts and Text Banking services are provided for your convenience and do not replace your periodic account statements, which are the official record of your accounts. You understand and agree these services may not be encrypted and may include personal or confidential information about you such as your account activity or the status of your account. You acknowledge and agree that your receipt of any Alerts or Text Banking messages may be delayed or prevented by factors outside of our control, including but not limited to those that may affect your Internet service provider. We neither guarantee the delivery nor the accuracy of the contents of Alert or Text Banking messages. You agree to not hold Purdue Federal, its directors, officers, employees and agents liable for losses or damages, including attorneys’ fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed

delivery, or the misdirected delivery of an Alert or Text Banking message; (b) inaccurate or incomplete content in an Alert or Text Banking message; or (c) your reliance on or use of the information provided in an Alert or Text Banking message for any purpose. We reserve the right to terminate the Alerts or Text Banking service at any time without prior notice to you. Nothing contained herein shall amend, supersede or nullify anything contained in any other agreement you have made with us.

You provide your express written consent to receive phone calls, text messages and electronic correspondence from Purdue Federal, our vendors and our third-party service providers. This express written consent is for informational purposes that may relate to your accounts, transactions, loans or other products and services offered by Purdue Federal and cannot be used for advertising or telemarketing purposes. You understand and agree that your consent covers any phone number, including any cell phone number that you have provided to Purdue Federal previously, now, or at any time in the future. You understand and agree that phone calls and text messages may be prerecorded or generated using automated technology. You understand that your consent is not required to make a purchase. Telephone, message and data rates may apply.

6. MOBILE CHECK DEPOSIT

Purdue Federal offers a remote deposit capture service ("Mobile Check Deposit") to eligible members to make certain check deposits electronically in Mobile Banking by using a capture device to create an electronic image of a paper check payable only in U.S. Dollars and on a U.S. financial institution ("Item") by scanning the Item and transmitting it and related data to us. You are solely responsible for information or data that is transmitted, supplied or key-entered by you, or any person you have authorized. **Before you capture the image of any Item, you or, for business accounts, one of your Authorized Representatives shall endorse all Items with your/their signature, and print *"For PFCU Mobile Deposit Only"* below such signature**.

You agree that after the Item has been imaged and submitted for deposit, you shall not otherwise transfer or negotiate the original Item, substitute check or any other representation thereof. You further agree that you shall be solely responsible for the original Items, including storage, retrieval and destruction of the Items. You agree that the electronic image of the Item or any substitute check, as defined by federal law, will become the legal representation of the Item for all purposes, including return Items processing.

Funds from deposits made via Mobile Check Deposit may not be immediately available. Availability is determined based on the type of Items you deposit, your relationship with Purdue Federal and is designed to be flexible in order to protect the security and integrity of your accounts. Based on confidential fraud and other risk criteria, availability may be modified at our discretion without advanced notice. Funds availability will be outlined on the Mobile Check Deposit screen within the Mobile Banking application.

Deposits may be made to your eligible accounts from remote locations by photographing Items within the Mobile Banking application and delivering the images and associated deposit information to Purdue Federal. You agree to pay the fees described in the Fee Schedule that apply to your account. You agree that the image of the check transmitted to us shall be deemed an "Item" within the meaning of Article 4 of the Uniform Commercial Code.

Purdue Federal may place daily, monthly and per Item limits on the dollar amount or number of Items that can be deposited using Mobile Check Deposit.

We reserve the right to change, suspend or discontinue Mobile Check Deposit, in whole or in part, or your use of the service, in whole or in part at any time in our sole discretion. If the electronic files and/or images transmitted to us with respect to any Item do not comply with our processing requirements for content and/or format, we may, in our sole discretion: a) further transmit the Item and data in the form received from you; b) repair or attempt to repair the Item or data and then further transmit the Item; c) process the Item as photocopies in lieu of originals; or d) return the data and Item to you unprocessed and charge back your account.

We are not responsible for Items we do not receive or for images that may fail during transmission. An image of an Item shall be deemed received when you receive a confirmation in Mobile Banking that the image upload

was successful. Receipt of such confirmation does not mean that the transmission was error free or complete.

You agree to retain and safeguard the original Item for at least 14 business days after you have transmitted the Item images. After 14 business days have passed and you have verified that the funds associated with the Item have been added to your balance, you agree to prominently mark the Item as "VOID" and properly dispose of or safekeep the Item to ensure that it is not represented for payment.

You also agree that you will not use Mobile Check Deposit to deposit any Items that: a) are made payable to persons or entities other than persons on your account or your business; b) contain obvious alterations on the front of the Item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the Item is drawn; c) were previously converted to a substitute Item, as defined in Federal Reserve Regulation CC, or were otherwise cashed or deposited; d) are drawn on a financial institution located outside the United States; e) are remotely created checks, as defined in Federal Reserve Regulation CC; f) are not payable in United States currency or on a US financial institution; g) are payable to cash; h) are a US Savings Bond, money order, cashier's check, or travelers check; i) do not bear a signature of the person from whom the Item is drawn or lack an issued date; j) are postdated (dated in the future) or are stale dated (dated more than 6 months prior to the date of deposit); or k) are otherwise not acceptable under the terms of your Purdue Federal account or Agreements.

You represent and warrant to us that: a) any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn; b) the information you transmit to us corresponding to an Item contains a record of all applicable MICR-line (the set of numbers at the bottom of the check) information required for a substitute check and the accurateamount of the Item; c) the Item conforms to the technical standards for an Electronic Item set forth in Federal Reserve Board Regulation J, or Federal Reserve Bank operating circulars and for a substitute check set forth in Federal Reserve Board Regulation CC; **d) the Item has not previously been deposited and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the Item (either the original Item, or a paper or electronic representation of the original Item) such that the person will be asked to make payment based on an Item it has already paid**; e) you will not redeposit through Mobile Check Deposit any Item previously depositedand returned to you unless we advise you otherwise; f) you will employ reasonable security measures sufficient to protect the Item in transmission and storage; g) you will only transmit Items that originated as paper Items; **h) you will follow our endorsement requirements by endorsing all Items with your signature and printing "For PFCU Mobile Deposit Only" below your signature**, and; i) you will comply with all laws and regulations applicable to you in your useof Mobile Check Deposit and not use Mobile Check Deposit for any purpose prohibited by foreign exchange regulations, postal regulations or any other treaty, statute, regulation or authority.

Member understands and agrees that a deposited Item that is not paid or is otherwise returned for any reason will be debited from your account. Purdue Federal's right to charge your account(s) for the returned Item will apply without regard to whether the Item is returned timely or whether there is any other claim or defense that the Item has been improperly returned.

For Consumer Members: You agree to notify us immediately of any suspected errors regarding Items deposited through Mobile Check Deposit, and to notify us in no event later than 60 days after the applicable account statement is provided. Unless you notify us within 60 days, such statement regarding all deposits made through Mobile Check Deposit shall be deemed correct.

For Business Members: You agree to notify us immediately of any suspected errors regarding Items deposited through Mobile Check Deposit, and to notify us in no event later than 30 days after the applicable account statement is provided. Unless you notify us within 30 days, such statement regarding all deposits made through Mobile Check Deposit shall be deemed correct.

Exposure: You understand that Mobile Check Deposit carries an inherent degree of risk to you and Purdue Federal. In the event that Purdue Federal grants an exception to the daily, monthly and per Item limits you recognize that

under the Uniform Commercial Code ("UCC"), Regulation CC and applicable laws, you may expose Purdue Federal to significant financial liability and claims for several years following the processing of Items. Due to the inherent risk, if a check you deposit is fraudulent or returned for any reason, you are responsible for the loss. While Purdue Federal will assist where possible, recovery of funds is not guaranteed.

In addition to the indemnities contained elsewhere, you agree to indemnify us for any loss or expense (including attorney's fees and expenses of litigation) resulting from: a) your breach of any of the warranties made by you pursuant to this Agreement; and b) any claim pertaining to any warranty or indemnity that we make with respect to an Item under the Check Clearing for the 21st Century Act, Federal Reserve Board Regulations CC and J and all other laws, regulations and industry and clearing house rules applicable to Items.

7. ACCESS; ELIGIBLE ACCOUNTS

Access to Digital Banking requires an Internet access device with service through an Internet service provider, use of a supported Internet browser, your account information, username and password created at registration. You acknowledge that there are certain security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks. You acknowledge that you have requested to use and access Digital Banking for your convenience, have made your own assessment of the adequacy of your Internet service and the systems or access devices used, and that you are satisfied with that assessment.

Eligible account types may change from time to time. Eligibility is based on account type and your member relationship.

For business members, the individual who accepts this DBSA represents and warrants that he/she is acting with full authority for the applying entity, and that they are duly authorized to accept this DBSA on behalf of the applying entity.

We make no representation that Digital Banking is available for use in locations outside the United States, we may restrict the use of Digital Banking outside the United States entirely, or we may restrict the use of certain features of Digital Banking, and any use of Digital Banking outside the United States is at your own risk.

8. EMAIL; SECURE MESSAGING

When enrolled in Digital Banking, you will have access to our secure message system ("Secure Message Center"). You must designate a primary email address by visiting a branch or the User Profile selection within Digital Banking. Using Secure Message Center is the preferred way to electronically communicate with Purdue Federal. However, there may be times when you need to speak with someone immediately (especially to report a lost or stolen password, account compromise or to stop a payment). In these cases, do not use secure message. Members may visit a branch or call us at 800.627.3328 or 765.497.3328.

No Purdue Federal employee or agent will contact you via e-mail, text message or phone requesting your Digital Banking User ID/ or password, one-time passcode or any account information. NEVER give out your one-time passcode, login credentials or other account information. If you are contacted by anyone requesting this information, please contact us immediately at 800.627.3328 or 765.497.3328.

9. EXTERNAL TRANSFERS; PAYMENTS

In Digital Banking, we may offer certain services relating to external transfers and payments, including but not limited to: Pay a Bill, Pay a Member, Pay a Person, Print Check to Branch, and External Accounts Transfer, each of these drop-down services may have their own separate terms and conditions to which you will consent upon first use of these services or at each use. We are offering the Pay a Bill and Pay a Person services through one or more service providers that we have engaged to render some or all of the services to you on our behalf. Purdue Federal reserves the right to change, modify or discontinue any such services, at its sole discretion. All payments made through Digital Banking will be processed in compliance with all laws, rules, and regulations applicable, without

limitation, to Regulation GG, Regulation CC, the Electronic Funds Transfers Act, sanction laws administered by OFAC, the Uniform Commercial Code (UCC), the NACHA Operating Rules and Guidelines, and any other requirements or regulations issued by the Board of Governors of the Federal Reserve System, as amended from time to time.

You must have an eligible account to use certain Digital Banking services. You may use Digital Banking to make one-time or repeating payments to companies, merchants, individuals or Purdue Federal loans or credit accounts, or to transfer funds between your eligible accounts and an external account owned by you that is located within the United States through our External Accounts Transfer feature. You agree that you will not use these services for international ACH transactions, which are prohibited under this DBSA. You also agree that once a transfer or payment has been sent or completed, you cannot cancel that payment or transfer.

External Accounts Transfer transactions are subject to limits on the dollar amount of electronic transfer between your account and external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice. We may limit, refuse or return all or any part of a deposit without prior notice to you.

Within Digital Banking, you can view account and transaction details, make a payment on a Purdue Federal credit card and loan accounts, transfer funds from a Purdue Federal credit card to your checking, savings or money market account, and view transaction data. Transfers from your Purdue Federal credit card account will be processed as a cash advance and are subject to the terms of your Cardholder Agreement.

If you perform a transaction using Digital Banking on a weekend or a federal holiday, we will consider the transaction made on the next business day.

We may from time to time, limit the number of, the type, and dollar amounts of any checks, drafts, withdrawals, or transfers made by use of Digital Banking, notwithstanding the amount in your accounts. Not all accounts are eligible for Bill Pay, Pay a Member, Pay a Person, Print Check to Branch, and External Accounts Transfer functionality. We reserve the right to limit eligibility to certain types of accounts and to change such eligibility from time to time. We also reserve the right to restrict categories of recipients to whom Bill Pay, Pay a Member, Pay a Person, Print Check to Branch, and External Accounts Transfer may be made in our sole discretion. Standard limits on the number of transactions that may be performed on your savings or money market accounts are described in your Agreements. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold is released. Overdraft protection options are detailed in your Agreements.

As a sender of instructions to transfer or collect funds using Digital Banking, you acknowledge and agree that we may delay or cancel the execution of your instructions and/or charge back the amount of any credit to the applicable account or claim a refund from you for such amount for various reasons including fraud, duplicate payment, incorrect amount, or incorrect recipient.

10. BUSINESS ACCOUNTS: ACH ORIGINATION; WIRE TRANSFER; OTHER TREASURY MANAGEMENT SERVICES

ACH Origination, Wire Transfer, and additional Treasury Management services are covered by separate agreements.

11. DOCUMENTS; COMMUNICATIONS

In order to enroll in Paperless Statements for delivery of statements and other documents and communications regarding your accounts, you must activate this feature within Digital Banking and agree to the Consent to Use of Electronic Documents under the Additional Services selection in Digital Banking. Communications regarding features of Digital Banking and updates to the DBSA will be delivered through Digital Banking regardless of your enrollment in Paperless Statements and your use of Digital Banking is conditioned on this delivery method.

12. PRIVACY; SHARING

Your privacy and the security of your information are important to us. The information and secure messages you

transmit through Digital Banking may be recorded. You agree that we may collect, transmit, store and use technical, location, and login or other information about your accounts, or the transfers, transactions or payments you perform, and we may disclose this information to third parties and you hereby authorize those third parties to disclose similar information to us: a) where it is necessary for completing transfers or transactions; b) in order to verify the existence and condition of your account for a third party such as a credit bureau, merchant or another financial institution; c) where required by federal, state, or local law or regulation; d) in response to a subpoena or other court order; e) in the investigation or prosecution of alleged fraudulent or illegal activity concerning your accounts; f) if you give us permission; or g) as may be otherwise authorized in other agreements with us and, for consumer members, as set forth in the Privacy Notice in Your Guide to Member Services or Your Guide to Member Business Services, as applicable. You acknowledge and understand that we offer one or more of the Digital Banking services through one or more service providers and sharing your information with such service providers is necessary to provide the Digital Banking services and you consent and agree to such sharing.

You agree we may share certain personal information and device-identifying technical data about your devices accessing our Digital Banking with third-party service providers who will compare and add device data and fraud data from and about your devices to a database in order to provide fraud management and prevention services and identify and block access to the applicable service or Web site by devices associated with fraudulent or abusive activity. Such information may be used by us and our third-party service providers to provide similar fraud management and prevention services for services or Web sites not provided by us. We will not share with third-party service providers any information that personally identifies the user of the applicable device.

Digital Banking may use cookies to ensure you get the best experience. We also share information about your use of our site with our social media, advertising and analytics partners who may combine it with other information you have provided to them or that they have collected from your use of their services. You consent to our cookies by using and/or continuing to use Digital Banking.

Purdue Federal's website may contain links to third-party sites. These links are provided for convenience purposes and are not operated by Purdue Federal. You will be leaving Purdue Federal's website upon visiting these links, and a notice will be displayed indicating that.

The information and content provided on these third party websites is neither underwritten nor guaranteed by Purdue Federal. Purdue Federal is not responsible for the content of the linked website and cannot guarantee the relevance, timeliness or accuracy of the materials provided by other agencies or organizations. Purdue Federal does not represent either the third party or the member if the two enter into a transaction.

Privacy and security policies of non-Purdue Federal websites may differ from those practiced by Purdue Federal. We do not control any of these sites and are not responsible for the privacy or security in these sites. While we hope these organizations join us in respecting your privacy, we offer these links only as a convenience to our members. If you choose to link to one of these sites, we strongly suggest that you review their privacy statement, especially prior to entering any non-public information.

13. PASSWORDS

We may at our option change the requirements for Digital Banking passwords without prior notice to you or your Users, and if we do so, you and your Users will be required to change your passwords the next time you access Digital Banking. We strongly recommend changing passwords regularly, at least every ninety (90) days. Strong password establishment techniques include use of passphrases, special characters, upper and lower case, and numbers. We recommend anyone with access to Digital Banking memorize their User ID and password and never write it down.

To prevent unauthorized use of Digital Banking, you and your Users agree to protect and keep confidential any account number, User ID, password associated with Digital Banking and safeguard access devices. Failure to protect User or account information could permit unauthorized persons to gain access to your sensitive personal and account information and use that information for fraudulent purposes, including identity theft. If you disclose

your card or account numbers, User ID, and/or password to any person(s) or entity, you assume all risks and losses associated with such disclosure.

You are responsible for any transactions and activities performed through Digital Banking relating to your accounts by any User(s) or other persons or entities that use your Digital Banking service, including those persons or entities that you permit to use your Digital Banking User ID, password or other access device. Purdue Federal forbids the sharing of Digital Banking login credentials and one-time security passcodes with other parties, including but not limited to, employees, family, friends, colleagues, merchants, or any other individual or entity. Providing your account credentials to a third-party may result in the revocation of your Digital Banking privileges. If you believe someone may attempt to use or has used your Digital Banking service without your permission, or that any other unauthorized use or security breach has occurred, notify us immediately notify at 800.627.3328 or 765.497.3328.

14. ERRORS AND QUESTIONS

If you think your statement is wrong, or if you need more information about a transaction listed on it, call, email or write us at the telephone number, email address or address provided on your statement.

For Consumer Members: For more information on your rights and obligations concerning unauthorized or erroneous transactions, please refer to Your Guide to Member Services. If you need a paper copy of Your Guide to Member Services, contact us at 800.627.3328 or 765.497.3328.

For Business Members: For more information concerning your rights and obligations concerning unauthorized or erroneous transactions, please refer to Your Guide to Member Business Services. If you need a paper copy of Your Guide to Member Business Services, contact us at 800.627.3328 or 765.497.3328.

15. DISCLAIMER; INTELLECTUAL PROPERTY

Purdue Federal is not responsible for any electronic virus, bug, Trojan horse, malware or the like that you may encounter and could be transmitted through Digital Banking. We suggest that you routinely scan your computer and mobile devices and use a virus protection product. Viruses and malware may corrupt and destroy your programs, files, and hardware, and may lead to the loss of your User ID or password and ultimately loss of your account funds.

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Your use of Digital Banking may also be affected by the other agreements between you and us for your share or other accounts. When you use Digital Banking, you are governed by this DBSA as well as the agreements you already have with us for any account linked to Digital Banking, including but not limited to Your Guide to Member Services or Your Guide to Member Business Services, as applicable. You should review those agreements for any applicable fees, availability of deposits, limitations on the number of transactions you can make, and other restrictions that may impact your use of Digital Banking. To the extent there is a conflict between the terms of this DBSA and your applicable account agreements with us, the terms of Your Guide to Member Services or Your Guide to Member Business Services, as applicable, will control. **In the event of a dispute arising under or relating in any way to this DBSA or to the use of Digital Banking provided under this DBSA, you and Purdue Federal agree to resolve the dispute by looking to the terms of this DBSA and the arbitration provision in Your Guide to Member Services or Your Guide to Member Business Services, as applicable**. If there is a conflict between what one of our employees says and the terms of this DBSA, the terms of this DBSA shall control.

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Purdue Federal Credit Union

PO Box 1950

West Lafayette, IN 47996-1950

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20. SURVIVABILITY

All applicable provisions of this DBSA shall survive termination by either you or us, including, without limitation, provisions related to intellectual property, warranty disclaimers, limitations of liability, and indemnification.

21. GOVERNING LAW

This DBSA shall be governed by and construed in accordance with the federal laws and regulations and the laws of the State of Indiana. To the extent that the terms of this DBSA conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this DBSA shall remain in full force and effect. 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 DBSA.