

These Pay a Member Terms and Conditions apply to the Pay a Member capability within Digital Banking made available to you by Purdue Federal Credit Union ("Purdue Federal") and are appended to your Digital Banking Services Agreement. "We", "us", "our" and "Credit Union" refers to Purdue Federal; and "you" and "your" means each person who signs a New Account Application or Account Change Card or is otherwise an account owner for a consumer account, each person who is an Authorized Signer for a business account, and each person that uses Digital Banking for your account with your permission or with whom you have shared your Digital Banking password or login information. The word "account" refers to any one or more share, loan or other accounts you have with Purdue Federal. If your account has multiple Digital Banking logins, each login will need to enroll separately in Pay a Member.

By using Pay a Member, you acknowledge that you have received and understand the terms and conditions of the Digital Banking Services Agreement 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 Your Guide to Member Business Services and Fee Schedule for business member accounts, as applicable, collectively known as the "Agreements" that also govern your account(s) with us. Defined terms that are not otherwise defined herein shall have the meaning assigned in the Agreements. In the case where a provision in another agreement we have with you conflicts with a provision in these Terms and Conditions, these Terms and Conditions will prevail.

GENERAL TERMS AND CONDITIONS: These Terms and Conditions affect your rights, you should read them carefully. Your use of Pay a Member constitutes your acceptance of the Terms and Conditions.

THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU PERSONALLY KNOW AND TRUST WHO ARE MEMBERS OF PURDUE FEDERAL. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. TRANSFERS MADE THROUGH PAY A MEMBER ARE FINAL AND ARE NOT ABLE TO BE REVERSED.

Pay a Member allows you to act as a Sender to authorize a funds transfer from your eligible transaction account to your designated Pay a Member enrolled member ("Recipient") or to receive funds from another Sender as a Recipient. You acknowledge and agree to the use of Pay a Member, by clicking the "Submit" button for enrollment, you authorize Purdue Federal to facilitate authorized transfers.

You authorize Purdue Federal to execute any Pay a Member transaction you request made within the established procedures set forth in these Terms and Conditions. You understand that the processing of a Pay a Member request may be subject to delay and Purdue Federal shall not be responsible for any delay or failure to execute your funds transfer request due to circumstances beyond our control, including, and without limitation, any inaccuracy, delay in transmission, or failure of transmission of your funds transfer request to your designated Recipient.

You agree to use Pay a Member for legal purposes only and not in violation of any State, Federal, or International laws, including but not limited to, laws and regulations designed to prevent money laundering or the transfer of funds to or from persons or organizations whose accounts are blocked under regulations promulgated by the U.S. Treasury Department, such as sanction laws administered by the Office of Foreign Asset Control. You agree that if we suspect or believe a transaction is unlawful or even suspicious, we may block the transaction and take any other action we deem to be reasonable. This includes acting to prevent violations of the Unlawful Internet Gambling Enforcement Act of 2006 ("UIGEA") and these Terms and Conditions.

Description of Service and Consent: In order to initiate a transfer, both the Sender and Recipient will need to enroll in Pay a Member and obtain a Pay a Member User ID. The Sender will need to obtain the Recipient's email address or unique Pay a Member User ID from the Recipient to initiate a transfer. By

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receipt of payment or giving your unique Pay a Member User ID to a potential Sender, you consent to all future transfers that they may make to you. By enrolling in Pay a Member you authorize Purdue Federal to share your name, the mobile phone number associated with your account, email address and unique Pay a Member User ID with other enrolled members.

Authorization to Use Pay a Member: Individuals with a Purdue Federal membership who reside in the United States, and have an open checking account in good standing with an active debit card are eligible to use Pay a Member to send or receive funds. By using Pay a Member, you represent and warrant that you meet these requirements.

Funds Transfer Request: Transfers will be immediately debited from the Sender's account and credited in the Pay a Member Recipient's account. Funds sent to a Recipient not enrolled in Pay a Member will be held for seven (7) days; if not retrieved, the funds will be returned to the Sender's account.

Before you confirm the funds transfer request the partial name of the Recipient will be displayed next to their Pay a Member ID. If the name does not match your intended Recipient, do not confirm the transaction.

You authorize Purdue Federal to debit your account to complete the funds transfer request. If you have given your Pay a Member User ID to a Sender, you authorize the crediting of your account.

Purdue Federal is not required to send you a communication confirming the funds transfer request or delivery.

Limitations on Transfers: You may transfer a maximum of \$500 per day or \$10,000 in a rolling 30-day period. We reserve the right to change these limits at our discretion without notice. Purdue Federal may establish a limit on the number of transfers that can be attempted or completed in one day. We may modify the amount and frequency of transfers at any time for security reasons or due to account activity. All other terms and conditions regarding your account operation, including but not limited to funds availability, overdraft protection, and restrictions on withdrawals and transfers, apply to your use of Pay a Member with your account. See Your Guide to Member Services or Your Guide to Member Business Services for details.

Issues Affecting the Posting of Transfers: Other events may affect the timing or success of a transfer reaching the intended Recipient. Such events may include, but are not limited to, errors made by the Sender or Recipient in entering information, exceeding transaction limit, system maintenance, internet service provider interruptions, natural disasters and other factors outside of our control. Purdue Federal is not responsible for any delays in the transfer of funds or the posting of funds to the Recipient's account.

Change in Terms: We may change the Terms and Conditions for Pay a Member by notifying you of such change in writing when legally required to do so and may amend, modify, add to, or delete from these Terms and Conditions from time to time. By using any new or modified features when they become available, you agree to be bound by any updated Terms and Conditions concerning these features.

You are bound by such revisions and should therefore visit www.purduefed.com to periodically review the current Agreements and these Terms and Conditions.

Error Resolution:

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