PURDUE FEDERAL
CREDIT UNION

ZELLE® AND OTHER PAYMENT SERVICES TERMS AND CONDITIONS

Which Payment Method Should You Choose in Digital Banking?

If You Want To:	Use:	Good To Know:
Send money fast to someone you trust.	Zelle®	Usually arrives in minutes; cannot be reversed once sent.
Pay a company or a bill.	Pay A Bill	Schedule one-time or recurring payments to U.S. payees.
Send money to another Purdue Federal member.	Pay A Member	Usually arrives in minutes; both members must enroll and use a Pay a Member ID.
Send money to a person by email or phone.	Pay a Person	Sent through the ACH Network.
Move money between your own accounts.	Account-to-Account Transfers	Between your Purdue Federal and other financial institutions' accounts.

Before You Tap 'Send'…Read This!

- **Know what you're using:** These terms cover how to send and receive payments using services including Zelle®, Pay A Bill, Pay A Member, Pay A Person, and Manage External Accounts for Account-to-Account Transfers within digital banking.
- **Trust matters:** Only send money to people and businesses you trust—*once it's sent, it's gone for good.*
- **No safety net:** There isn't buyer or seller protection with Zelle. There is no protection if goods or services are not delivered or are not what you expected.
- **Avoid surprise fees:** Not having enough money in your account to cover payments can lead to overdraft or NSF charges from us and from others.
- **See an issue? Act fast:** Contact us immediately at **800.627.3328**.

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1. ABOUT THESE TERMS

These Zelle® and Other Payment Services Terms and Conditions ("Terms and Conditions") govern the Zelle®, Pay A Bill, Pay A Member, and Pay A Person services within Digital or Business Banking offered by Purdue Federal Credit Union ("Purdue Federal," "we," "us," "our," or "Credit Union"). They are appended to your *Digital Banking Services Agreement*.

By using these services, you agree to these Terms and Conditions and to the agreements that already govern your accounts: the *Digital Banking Services Agreement*, and either *Your Guide to Member Services* and *Fee Schedule* (consumer accounts) or Y*our Guide to Member Business Services* and *Business Fee Schedule* (business accounts), together the "Agreements." Terms not defined here have the meaning given in the Agreements. If another agreement conflicts with these Terms and Conditions, these Terms and Conditions control.

Your use of the services, or attempt to use them, is your acceptance of these Terms and Conditions. You confirm your agreement each time you log in, view your accounts, or conduct or attempt a transaction.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

2. DEFINITIONS

- ACH Network: the funds transfer system governed by the National Automated Clearing House Association ("NACHA") rules (the "Rules") that participating financial institutions use to transfer funds.
- Eligible Account: a Purdue Federal account in good standing that is eligible to send or receive Payments through the services.
- Network Financial Institution: a financial institution that has partnered with Zelle.
- Payment: any funds transfer, payment instruction, or payment request made through the services.
- Recipient: a person or business you send money to, receive or request money from.
- Small Business: a sole proprietorship using your social security number, registered entity with the Secretary of State, those entities with a business license
- User: a person or eligible small business enrolled in Zelle with us, with another Network Financial Institution, or in the process of enrolling.

3. THE SERVICES WE OFFER

These Terms and Conditions cover two groups of services:

Zelle. We have partnered with the Zelle Network ("Zelle") to let you send and receive money with people and eligible small businesses you trust who are enrolled with Zelle, with us, or with another Network Financial Institution, using an alias such as an email address, U.S. mobile phone number, or Zelle Tag. Zelle holds no account and never moves money; all money is transferred by a Network Financial Institution.

Other Payment Services. Pay A Bill, Pay A Member, Pay A Person, and account-to-account transfers under Manage External Accounts within digital banking, processed through the ACH Network or other payment networks under the Rules.

We refer to all of these as "Services."

THE SERVICES ARE INTENDED TO SEND MONEY TO FRIENDS, FAMILY, AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICES TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. PAYMENTS ARE GENERALLY FINAL AND CANNOT BE REVERSED.

4. WHO CAN USE THE SERVICES (CONSUMERS AND SMALL BUSINESSES)

To use the Services, you must have a Purdue Federal membership with an Eligible Account in good standing, reside in the United States, and have authority to authorize debits and credits to the enrolled account. You must be at least 18 years old, or a minor at least 16 years old who holds a joint account with an owner over 18 who has authorized your use.

Consumer use. Use your consumer account to send or receive money for personal, family, or household purposes.

Small business use. Small businesses must attest at enrollment to eligibility criteria to use Zelle for business purposes. Use your business account to send or receive money for business purposes. Zelle Small Business is not available to large corporations and may not be used for disbursements such as claims, settlements, or batch processes. Small business members may send to and receive from accounts within the Zelle Network only.

Zelle Network or Purdue Federal may terminate, suspend, or limit your access at any time without prior notice, including for use that may be illegal, improper, brand-damaging, or that could expose us, Zelle, or the financial system to risk. You may not authorize a third party to use the Services or share your credentials, except in legally authorized situations such as legal guardianship or a power of attorney.

5. ENROLLING WITH ZELLE

To enroll, provide an email address you use regularly and/or a permanent U.S. mobile phone number. You may not enroll with a landline, toll-free number, Google Voice number, or Voice over Internet Protocol number. Once enrolled, a "Z" logo may appear on your profile for each enrolled number or email address so others know where to send you money.

If you are already enrolled with a bank or credit union that offers Zelle, you may re-enroll with the same mobile number or email address within the Purdue Federal mobile app.
https://www.zelle.com/support/contact-support

If you do not send or receive money for 12 consecutive months, we may contact you to confirm the number or email address still belongs to you and may cancel your enrollment if we cannot confirm it.

Content Standards. You agree not to use the Services to post or transmit any material that is false, misleading, unlawful, obscene, defamatory, harassing, infringing, or otherwise objectionable, or that advertises products competitive with Zelle. Neither we nor Zelle must monitor content, but both may remove it at any time.

6. GENERAL RULES FOR EVERY PAYMENT

These rules apply to every Payment, regardless of which Service you use.

Your authorization. When you click "Submit" or "Enroll," and each time you initiate a Payment, you authorize us to debit your account. A transaction or request made through the Services has the same legal authority as a written, signed request from you.

Accuracy is your responsibility. We use reasonable efforts to complete your instructions properly, but you must enter accurate information and tell us as soon as you learn anything is wrong. Payments are processed using the name, email address, mobile number, Zelle Tag, or account number you enter, even if it identifies a different person, and your obligation to pay is not excused by an error in what you enter or select.

Sufficient funds. Keep enough available funds in your account to cover each Payment. A shortfall can cause an overdraft or NSF transaction and fees from both Purdue Federal and others.

Processing and delays. A Payment may be delayed or blocked, or we may be unable to complete it, for various reasons including insufficient funds, incorrect or missing instructions, exceeding limits, suspected fraud, service outages, or circumstances beyond our control, etc. If we delay or block a Payment you initiated, we will notify you by such methods including but not limited to email, text or push notification.

Legal compliance. If completing a Payment would cause us to violate any law, regulation, or government policy, these Terms and Conditions are deemed amended to the extent necessary to comply, and we will have no liability as a result.

7. TEXTS, EMAILS, AND CONTACT INFORMATION

By participating, you represent that you own, or have legal authority to use, each email address, mobile number, and Zelle Tag you enroll. You consent to receive calls, emails, and texts from us, from Zelle, from other Users sending or requesting money, and from other Network Financial Institutions about the Services. You agree that automatic telephone dialing systems may be used for texts to any number you enroll, and you authorize us and Zelle to send messages on your behalf to your recipients, for which you confirm you have their permission.

Message and data rates may apply. Notify us promptly if any enrolled number or address is surrendered or changed. To stop texts from us, send STOP to 20736; for help, send HELP to 20736 or call 800.627.3328.

We or Zelle may use information on file with your wireless carrier to verify your identity and prevent fraud. By using the Services, you authorize your wireless carrier to disclose information about your account and device to Zelle or its service provider for the duration of your relationship, solely to help identify you and prevent fraud.

8. SENDING MONEY WITH ZELLE

You may send money to another User at your initiation or in response to their request. Once you send money, you cannot stop it. You can only cancel a payment if the recipient has not yet enrolled in Zelle with the email address or U.S. mobile number you used; if they have already enrolled, the money goes directly to their account and cannot be canceled. Send money only to people and businesses you know and trust.

Most transfers happen within minutes, though some take longer for identity verification, fraud prevention, or regulatory reasons. If you send to someone not yet enrolled, they will receive a notification with instructions to enroll; if they do not enroll or ignore it, the transfer may not occur.

9. RECEIVING MONEY WITH ZELLE

You authorize other Users to send money to you and authorize us to credit your enrolled Eligible Account for each incoming Zelle transfer. Once a User initiates a transfer to your enrolled email address, or U.S. mobile phone number, you cannot stop it.

If you receive a Payment from a business or government agency, it is delivered according to both these Terms and Conditions and that sender's procedures.

We have no control over the actions of other Users, the Network Operator, or other Network Financial Institutions that could delay or prevent a transfer to you.

10. REQUESTING MONEY WITH ZELLE

You may request money from another User, and other Users may request money from you. A request for money is only a request; the Recipient of a request may reject it, ignore it, or send a different amount. Neither we nor Zelle guarantee that you will receive the money you request.

You agree that you will not use the request feature to collect debts, to request money owed to another person, or to collect court-ordered amounts such as alimony, child support, judgments, or restitution. You agree to indemnify, defend, and hold harmless Zelle, its owners, directors, officers, agents, and Network Financial Institutions from any claims, losses, expenses, damages, and costs (including reasonable attorneys' fees) arising out of a request you send that relates to overdue or delinquent amounts.

Requests are solely between the sending and receiving Users. Neither we nor Zelle review, verify, or endorse any request for money.

11. PAY A BILL

With Pay A Bill, you can schedule a one-time, future-dated, or recurring payment to companies, merchants. You must designate an active, accessible funding account; any recurring payment scheduled for a Saturday, Sunday, or Purdue Federal holiday is processed on the prior business day. Provide enough information about each payee for us to direct the payment and note that you can only pay payees with United States addresses. We may refuse to pay certain payees and will notify you if so.

We make Pay A Bill payments by electronic funds transfer or by mailing a paper check, which is debited like any other check. A recurring payment continues until its end date unless you cancel it or funds are insufficient. You assume the risk of loss from any overpayment to a payee.

12. PAY A MEMBER

Pay a Member lets you send, receive, and request money with other Purdue Federal members. Both members must enroll, create a Pay a Member ID, and designate preferred accounts. By enrolling, you authorize Purdue Federal to share your name, the mobile number associated with your account, your email address, and your Pay a Member ID with other Users. Giving your Pay a Member ID to another User, or receiving a Payment from them, consents to future Payments and requests until you block that User.

Payments are typically debited or credited within a minute, although settlement between accounts may take a few minutes or longer to complete. A Payment to a member not yet enrolled is held for seven (7) days and returned if not retrieved. Before you confirm, a partial name appears next to the recipient's Pay a Member ID; if it does not match, do not confirm. Blocking a User keeps their requests out of your pending transactions but does not stop them from scheduling requests. We are not required to send confirmations or reminders.

13. PAY A PERSON

Pay a Person lets you send money using a recipient's name and mobile number or email address. You authorize us to follow the instructions we receive, debit your eligible account, remit the funds, and

credit your account for any Payment returned because it could not be completed. You may edit or delete a Payment until the funds are debited. Pay a Person transactions sent through the ACH Network are subject to the Rules. For business members, a Pay a Person Payment is sent as either a Business-to-Business or Business-to-Person SEC code through the ACH Network, depending on the recipient.

14. ACCOUNT-TO-ACCOUNT TRANSFERS

You may transfer available funds between your Purdue Federal accounts and accounts you own at other financial institutions, in either direction. All external accounts must be verified using our procedures. You agree to enroll only accounts you own and have authority to transfer from. A shortfall in the debited account could cause an overdraft or NSF transaction and fees from both Purdue Federal and the other institution.

15. PAYMENT LIMITS

We may set daily, monthly, and per-item limits on the dollar amount or number of Payments you can send, request, or receive through any Service, and may change these limits at any time in our sole discretion. Limits may differ for business and consumer members. Limits on transactions from savings or money market accounts, if any, are described in your Agreements.

16. FEES

Fees may apply and, if so, will be disclosed before you complete a Payment. Network pass-through fees may apply to small business payments; for example, a small business that receives a payment may be charged an additional network fee, and these fees do not apply to consumer payments. Any fees are charged to the account used for the Payment, and you authorize us to collect them. See your applicable Fee Schedule for details, including NSF and Overdraft Protection Plan fees. Your wireless carrier's message and data rates may also apply.

17. ERRORS AND UNAUTHORIZED TRANSACTIONS

Contact us at once at **800.627.3328** if you believe your login credentials have been lost or stolen, an unauthorized transfer has occurred, or your statement shows a transfer you did not make. Prompt notice limits your losses.

Consumer accounts. Your liability for unauthorized electronic fund transfers, the reporting deadlines, and our error-resolution procedures shall be governed by Your Guide to Member Services. In general, telling us within two (2) business days of learning of a loss or theft may limit your liability.

Business accounts. Regulation E does not apply to business accounts. Your liability and our error-handling for business transactions shall be governed by Your Guide to Member Business Services. You should report any unauthorized transfer or error within thirty (30) days of the statement showing it.

For a copy of Your Guide to Member Services or Your Guide to Member Business Services please contact us at **800.627.3328** or request through Secure Message in Digital Banking.

REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS AND FOR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.

18. NO PURCHASE PROTECTION

NEITHER WE NOR ZELLE® OFFER A PURCHASE PROTECTION PROGRAM FOR AUTHORIZED PAYMENTS (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES YOU PAID FOR, OR THEY ARE DAMAGED OR NOT AS EXPECTED). The Services are not intended for buying goods from retailers,

merchants, or the like, including on or through social media or marketplaces. You, not Purdue Federal or Zelle, are responsible for resolving any payment dispute with another User.

19. PROHIBITED PAYMENTS

You agree to use the Services only for lawful purposes and in compliance with all applicable laws, including U.S. Treasury Office of Foreign Assets Control ("OFAC") sanctions and the Unlawful Internet Gambling Enforcement Act of 2006. You may not use the Services to send or request money for tax payments; court-ordered payments such as alimony or child support; fines; gambling debts; payments to loan sharks; or any payment otherwise prohibited by law. The Services should not be used to settle securities transactions. We may refuse, block, or reverse Payments in our sole discretion, and any Payments you initiate are at your own risk.

20. YOUR PRIVACY AND INFORMATION SHARING

You consent to our disclosure of your personal information, including account information, to Zelle, our service providers, other Network Financial Institutions, and other third parties as necessary to complete Payments, resolve problems, verify identity, and prevent fraud. Our handling of your information is described in our Privacy Notice, available at purduefed.com and incorporated by reference. Zelle treats your data according to its own privacy policy, available at https://www.zellepay.com/privacy-policy.

21. SERVICE AVAILABILITY

Subject to these Terms and Conditions, the Services are generally available 24 hours a day, seven days a week, except during scheduled maintenance windows and circumstances beyond the control of us or Zelle. We do not guarantee uninterrupted access to the Services and are not liable for any temporary unavailability resulting from equipment failures, network disruptions, system upgrades, or events outside our reasonable control.

Live customer service is available Monday through Saturday, excluding U.S. bank holidays. You may reach us at 800.627.3328 during business hours for assistance with any Service-related questions or issues.

22. DISCLAIMERS AND LIMITS ON LIABILITY

Neither we nor Zelle are liable for any transfer that, through no fault of ours, fails to complete in the correct amount, or for any typos or keystroke errors you make.

Disclaimer of Warranties. EXCEPT AS OTHERWISE PROVIDED AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR ZELLE® MAKE ANY EXPRESS OR IMPLIED WARRANTIES REGARDING THE SERVICE, AND WE AND ZELLE® DISCLAIM ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

Limitation of Liability. EXCEPT AS OTHERWISE PROVIDED AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS, OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR OTHER INDIRECT DAMAGES ARISING OUT OF THE SERVICE. IF YOU ARE DISSATISFIED, YOUR SOLE AND EXCLUSIVE REMEDY IS TO STOP USING THE SERVICE. IN STATES THAT DO NOT ALLOW THESE EXCLUSIONS, ZELLE®'S LIABILITY WILL NOT EXCEED ONE HUNDRED DOLLARS ($100.00).

The liability limitations applicable to Purdue Federal for Digital or Business Banking and the Other Payment Services are set out in your Digital Banking Services Agreement and the Agreements.

23. INDEMNIFICATION

You are personally responsible for your conduct while using the Services. Except as otherwise provided, you agree to indemnify, defend, and hold harmless Zelle, its owners, directors, officers, agents, and Network Financial Institutions from all claims, losses, expenses, damages, and costs (including reasonable attorneys' fees) resulting from your use, misuse, errors, or inability to use the Services, or any violation of these Terms and Conditions. You also agree to indemnify Purdue Federal and its affiliates, directors, officers, agents, employees, licensors, suppliers, and publishers against any loss, liability, or expense arising out of your use of the Services or violation of these Terms and Conditions or any third-party rights.

24. CHANGES, TERMINATION, AND OTHER TERMS

Changes. We may change these Terms and Conditions and will notify you when legally required. Changes are effective when posted unless another date is stated. Continued use after a change is your agreement to it.

Termination. We may suspend or terminate your use of the Services at any time. Termination does not affect your obligations for Payments made before termination.

Governing Law. These Terms and Conditions are governed by federal law and the laws of the State of Indiana, consistent with the Agreements.

Other Account Terms. All other terms governing your account, including funds availability, overdraft protection, and restrictions on withdrawals and transfers, apply to your use of the Services.

25. BINDING ARBITATION, CLASS ACTION WAIVER

Your accounts and related services, including these Services, are subject to the Binding Arbitration, Class Action Waiver provision in *Your Guide to Member Services* or *Your Guide to Member Business Services*. You acknowledge and agree that Zelle® and Early Warning Services, LLC are third-party beneficiaries of that provision and are entitled to enforce it against you for any claims or disputes you assert against Zelle® or Early Warning Services, LLC.

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26. BUSINESS MEMBER ACH AUTHORIZATION

AUTHORIZATION – BUSINESS MEMBER USE ONLY – SIGNATURE REQUIRED

As an Authorized Signer of the below-named member business ("Member Business"), I certify I have the power to execute these Terms and Conditions on behalf of Member Business, and Member Business agrees to be bound by the terms set forth herein and in the Agreements. Payment instructions executed through the ACH Network are initiated on behalf of the Member Business under these Terms and Conditions, the Agreements, and the Rules. An Authorized Signer with power granted by a Resolution on file with Purdue Federal must execute this authorization before enrollment to authorize Purdue Federal to facilitate the Services and Payments, including Bill Pay and any Business-to-Person or Business-to-Business payments made in Digital Banking.

Member Business Name

By (Print):

Signature:

Title: _____

Date: _____