



Zelle® Network Service Agreement

When you click to indicate your agreement below, and any time you access or use the Zelle Network Service (“Zelle®” or the “Service”) through SELCO Digital Banking, you are agreeing to be bound by the following terms and conditions.

Please also refer to your SELCO Digital Banking Agreement, which applies to all aspects of and applications within Digital Banking and is incorporated into this Agreement as if fully stated herein.

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1. Introduction

Please read this Zelle Network Service Agreement (“Agreement”) carefully in its entirety before accessing or using the Service. If you do not wish to be bound by these terms and conditions, you may not access or use the Service. We invite you to print or save a copy of this Agreement and retain it for your records. You may request a copy of this Agreement be mailed to you by calling 800-445-4483.

In this Agreement, the words “you” and “your” mean those who request and use the Service, any joint owners of accounts accessed under this Agreement, and any person authorized by you to use your SELCO Digital Banking and Services. The words “we,” “us,” “our”, and “SELCO” mean SELCO Community Credit Union.

The word “Account” means any one or more accounts you have with SELCO Community Credit Union. If you use any features or products available on or through the Service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments; any separate agreements or disclosures relating to such features, products or services; and any other agreements you have entered into with SELCO, including but not limited to, the Membership and Account Agreement, Digital Banking Agreement, the Funds Availability Policy, and your Account Card governing your SELCO account(s), all of which are incorporated by reference and made a part of this Agreement.

2. Description of Services

- a. We have partnered with the Zelle Network® (“Zelle®”) to enable a convenient way to send and receive money with others you trust, who are enrolled with Zelle, with us, or with another financial institution that partners with Zelle (each, a “User”) using aliases, such as email addresses, mobile phone numbers, or other unique identifiers described in these terms (the “Service”). We will refer to financial institutions that have partnered with Zelle as “Network Financial Institutions.”
- b. Zelle provides no deposit account or other financial services. Zelle neither transfers nor moves money. You may not establish a financial account with Zelle of any kind. All money will be transferred by a Network Financial Institution.
- c. THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

3. Eligibility and User Profile

To use the Service, you must (a) be at least 18 years of age; (b) enroll with a U.S. address, email address and U.S. mobile phone number, and (c) have a personal, not a business or commercial, SELCO debit card.

When you enroll to use the Service or when you permit others to whom you have delegated authority to act on your behalf to use or access the Service, you agree to the terms and conditions of this Agreement. You represent that you have the authority to authorize debits and credits to the enrolled bank account.

You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. Zelle and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution which may be deemed to be illegal, improper, brand damaging or potentially exposing us, Zelle, or the financial system to risk.

The Service is intended for personal, not business or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose.

Content Standards: You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material, that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle, as determined by Zelle in its sole discretion; or (f) in Zelle or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of the Service, or which may expose us, Zelle or our respective affiliates or customers to harm or liability of any nature.

Although neither we nor Zelle have any obligation to monitor any content, both we and Zelle have absolute discretion to remove content at any time and for any reason without notice. We and Zelle may also monitor such content to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to content that is offensive, indecent, or objectionable. We and Zelle are not responsible for, and assume no liability, for any content, including any loss or damage to any of your content. We and Zelle make no representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service.

The Service may include functionality for you to use a unique alpha-numeric identifier to your registered User profile to be used in lieu of your mobile phone number or email address when sending, receiving, or requesting money, which will be your Zelle tag. Each Zelle tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle tags you may use. Your Zelle tag must meet the Content Standards. You may not select a Zelle tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle have any obligation to monitor User Zelle tags, both we and Zelle have absolute discretion to remove a User Zelle tag at any time and for any reason without notice. We and Zelle may require you to change your Zelle tag in our sole discretion, and we may elect to make a Zelle tag unavailable to you, without any liability to you. We and Zelle may also monitor User Zelle tags to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to a Zelle tag that is offensive, indecent, or objectionable. We and Zelle are not responsible for, and assume no liability, for any User Zelle tags, including any loss or damage caused thereby. We and Zelle make no representation or warranty that a User Zelle tag accurately identifies a particular User of the Service. We respect the intellectual property of others and require that users of the Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of our products or services for users who use or publish content on the Service that is subject to intellectual property rights claims.

We may modify this Service from time to time at our sole discretion. In the event of any changes, updates or modifications, you are responsible for making sure you understand how to use the Service, as modified. Except as otherwise required by law, we may also change the terms of this Agreement at any time. If we do make changes, we will update this Agreement, which can be viewed online. As always, you may choose to

accept or decline changes by continuing or discontinuing the use of Digital Banking and this Service. Changes to fees or terms applicable to your Accounts are governed by the Agreement(s) otherwise governing your applicable Accounts.

You agree that you are the legal owner of the Accounts and other financial information which may be accessed via Digital Banking. You agree not to misrepresent your identity or your account information and you understand that you are required to keep your personal contact information current and up to date for this purpose. You agree to keep SELCO informed of changes to your email address and other personal contact information on file. You also agree that you are an authorized user of the Device on which the Service is running.

4. Consent to Use and Disclose Personal Information (Including Account Information)

You consent to our use and disclosure of your personal information (including phone number, email address, and Account information) to Zelle, other Network Financial Institutions, or other third parties as necessary to provide access to the Service; to verify your identity; to complete payment transactions; to investigate and prevent fraud; to comply with government agency or court orders; with your consent; and when otherwise in accordance with our Privacy Notice.

5. Privacy and Information Security

We make security and the protection of your information a top priority. You can access our SELCO Privacy Notice at <https://www.selco.org/globalassets/documents/disclosure/privacy-policy.pdf>, which SELCO Privacy Notice is incorporated into and made a part of this Agreement by this reference.

User Security

You agree to take every precaution to safeguard and ensure the safety of your identity, Accounts, transactions and confidential user access credentials and passwords when using SELCO's Digital Banking. You agree to never give your personal information, Account information, or user access credentials and passwords to anyone you do not know, whose identity you cannot verify, and who are unauthorized to conduct transactions on your Account(s). If you give your personal information or user access credentials to someone and that person uses your information to access your Account(s), you agree that such use will be deemed authorized and you will be responsible. You agree that you will also be liable for all transactions performed by such individual(s), as allowed by law. SELCO reserves the right to rely upon the access of Digital Banking, using the user access credentials you provide as legitimate. SELCO will never contact you and ask you to give us your Account information, including usernames, personal identification numbers, and account numbers, over the phone, by email, or by text message. You agree not to disclose your personal information and account information to unknown persons through these or any other channels for any reason. You agree to remain vigilant for phishing and other fraudulent scams and to notify us promptly if you become aware of or suspect fraudulent activity involving your identity, your Accounts, or the Credit Union. If you fail to exercise reasonable care to protect your identity and safeguard your Accounts, we will not be liable unless required by law. For added security, you agree to not leave your Device unattended while logged into Digital Banking and you will log off immediately at the completion of each access. Please note that once you are logged into Digital Banking using your password, we will act on any instructions received by you. You are ultimately responsible for keeping your user access credentials and Account information confidential. SELCO and/or Licensor will not be liable for any damages or losses as a result of your failure to comply with this Agreement.

6. Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Zelle or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

7. Enrolling for the Service

- a. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no "burner" numbers). You may not enroll in the Service with a landline phone number, toll-free number, Google Voice number, or Voice over Internet Protocol.
- b. Once enrolled, you may:
 - authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
 - receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money".
- c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you.

If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

- d. Once enrolled, a Z logo will appear on your profile for each U.S. mobile number and/or email address that you have enrolled with Zelle. The Z logo will be displayed to other Users to aid them in determining which of your U.S. mobile numbers or email addresses should be used to send money with Zelle. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll it with Zelle.
- e. If you enroll for the Service and select to use a Zelle tag, the mobile phone number associated with your User profile will be used as the Contact Method for communication related to the Service and must meet the requirements described herein.

8. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, Zelle tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, U.S. mobile phone number, Zelle tag and/or other alias to send or receive money as described in this Agreement. You consent to the receipt of emails or text messages from us, from Zelle, from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions and you. You agree that we may, Zelle may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

- a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees.
- b. You will immediately notify us if any email address or mobile phone number you have enrolled or that is used as a Contact Method for a Zelle® tag is (i) surrendered by you, or (ii) changed by you.
- c. In the case of any messages that you may send through either us or Zelle or that we may send or Zelle may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle sends on your behalf may include your name. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle, including messages that you may send through us or through Zelle or that we may send or Zelle may send on your behalf.
- d. To cancel text messaging from us, send STOP to 877-566-4901. For help or information regarding text messaging, send HELP to or contact our customer service at 800-445-4483. You expressly consent to receipt of a text message to confirm your “STOP” request.
- e. Supported Carriers: All major carriers.

9. Receiving Money; Money Transfers by Network Financial Institutions

Once a User initiates a transfer of money to your email address, mobile phone number, or Zelle® tag enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle, the other Network Financial Institutions and other Zelle users, we may need or Zelle may need additional time to verify your identity or the identity of the person sending the money. We or Zelle may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e., email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Agreement and the procedures of the business or government agency that is sending you the payment.

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 of money to you.

10. Sending Money; Debits by Network Financial Institutions

You may send money to another User at your initiation or in response to that User’s request for money. You understand that use of this Service by you shall at all times be subject to (i) this Agreement, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person

to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person you sent money to has already enrolled with Zelle, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle the other Network Financial Institutions, and other Zelle users, we may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to someone who has not enrolled as a User with Zelle, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we or Zelle delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e., email, push notification).

Neither we nor Zelle have control over the actions of other Users or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended User.

11. Liability

Neither we nor Zelle shall be liable to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle shall be liable for any typos or keystroke errors that you may make when using the Service.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE DOES NOT OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.

12. Send Limits

SELCO's Zelle users are subject to the following dollar limits on "send" transfers:

- a. \$750.00 per transaction;
- b. \$1,000.00 in any rolling 24-hour period;
- c. \$1,500.00 in any rolling 7-day period; and
- d. \$6,000.00 in any rolling 30-day period.

In addition, the total number of "send" transfers, regardless of dollar amounts, for each user is limited to:

- a. 5 payments in any rolling 24-hour period;
- b. 10 payments in any rolling 7-day period; and
- c. 20 payments in any rolling 30-day period.

SELCO's Zelle users are subject to the following dollar limits on "receive" transfers:

- a. \$2,000.00 per transaction;
- b. \$2,000.00 in any rolling 24-hour period; and
- c. \$7,500 in any rolling 7-day period.

We may adjust these limits from time to time in our sole discretion. You may review your current limits in the Service app or by contacting SELCO at 800-445-4483.

13. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle accept responsibility if the other User rejects or ignores your request or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle may decide, in our discretion, that we will not send a reminder or repeat request to that User.

By accepting this Agreement, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle. Neither we nor Zelle assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

14. Transaction Errors

In case of errors or questions about your transfers, please call us at 800-445-4483 as soon as you can. We must hear from you no later than 60 days after we sent the first statement on which the problem appears. Please:

- a. Tell us your name and account number (if any).
- b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

15. Your Liability for Unauthorized Transfers

You are responsible for all transfers and bill payments you authorize using the Zelle Service. You are responsible for any transactions you authorize another to conduct with your account using the Zelle Service. However, tell us at once if you believe anyone has accessed your accounts through Digital Banking without your authorization. The best way to mitigate your potential losses is to contact us immediately by phone at 800-445-4483. You may also contact us in-person at any branch during regular business hours or by writing to SELCO Community Credit Union, P.O. Box 7487, Springfield, Oregon 97475-0487 (we request that you call us as well).

If you notify us within two (2) business days after learning of the loss or theft of your Access Credentials or any unauthorized Electronic Funds Transfer, you cannot lose more than fifty dollars (\$50.00). If you fail to notify us within two (2) business days after you learn of the loss or theft of your Access Credentials or any unauthorized Electronic Funds Transfer on your Accounts, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows Electronic Funds Transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty days (60) if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, SELCO may extend the time periods.

16. Liability for Failure to Complete Transfers

If SELCO does not complete a Zelle transfer to or from your account in the correct amount or within the correct amount of time according to our agreement, SELCO will be responsible only for correcting the error, and in no case shall SELCO be liable for indirect, special, consequential, or punitive damages. We will not be liable, for instance:

- a. If, through no fault of ours, you do not have enough money in your funding account to make the transfer;
- b. If the transfer would go over the credit limit on your overdraft line;

- c. If the system supporting the transfer was not working properly and you knew about the breakdown when you started the transfer;
- d. If the transfer is delayed or canceled for any of the reasons described in other Sections of this Agreement;
- e. If circumstances beyond our control (such as a fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

The list of examples set out in this Section is meant to illustrate circumstances under which SELCO would not be liable for a transfer not being completed and is not intended to list all of the circumstances where SELCO would not be liable.

17. Fees

SELCO currently provides this Service to members without charge. However, fees associated with text messaging may be assessed by your mobile carrier and data rates may apply. In addition, fees may apply if you use Zelle through another institution. We reserve the right to assess fees in connection with Zelle in the future. If we do assess fees, we will give you reasonable notice when required by law and we may deduct any applicable fees from the funding account used for the transfer transaction.

18. Use of Our Digital Banking Site and/or Mobile App

You agree to access SELCO's Digital Banking site and/or mobile app in compliance with our Digital Banking Agreement which is available at <https://www.selco.org/globalassets/documents/digital-banking-disclosure/digital-banking-agreement.pdf> and incorporated into and made part of this Agreement by this reference.

19. Cancellation of the Service

If you wish to cancel the Service, please contact us by phone at 800-445-4483 or visit any SELCO branch. Any payment(s) that have begun processing before the requested cancellation date will be processed by us. You agree that we may terminate or suspend your use of the Service at any time and for any reason. Neither termination, cancellation, nor suspension shall affect your liability or obligations under this Agreement. SELCO shall be allowed up to five (5) business days from receipt of your cancellation request to complete appropriate maintenance and token removal to finalize cancellation of the Service. During those five (5) days, you will not be able to send transfers but may continue to receive transfers that others have sent to you.

20. Right to Terminate Access

Subject to applicable law, SELCO may terminate or suspend this Service Agreement and your use of the Service, in whole or in part, at any time for any reason without cause and without prior notice. Any obligations or liabilities incurred by you prior to the date of termination shall survive the termination of this Service Agreement.

21. Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR ZELLE® MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. WE AND ZELLE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER WE NOR ZELLE WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

22. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE ZELLE® SERVICE OR WITH THE TERMS OF THIS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

23. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this Agreement, you agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this Agreement.

24. Governing Law; Choice of Law; Severability

This Agreement will be governed by and interpreted in accordance with Federal law and regulations, and by the laws of the State that is specified in your SELCO Membership and Account Agreement governing your eligible transaction accounts. Any action between us shall be subject to the jurisdiction and venue provisions of the SELCO Membership and Account Agreement which are fully incorporated into this Agreement.

If any provision of this Agreement is found to be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall remain in full force and effect, and such invalid, illegal or unenforceable provisions shall, to the extent permitted and possible, be deemed replaced by a provision that is valid, legal and enforceable and that comes closest to expressing the intention of such invalid, illegal or unenforceable provision.

25. Miscellaneous

Subject to the terms of this Agreement the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond the control of us or Zelle. Live customer service generally will be available Monday through Friday, excluding US bank holidays.

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

26. SELCO Arbitration and Class Action Waiver

RESOLUTION OF DISPUTES BY ARBITRATION: THIS AGREEMENT CONTAINS IMPORTANT INFORMATION REGARDING YOUR SHARE OR DEPOSIT ACCOUNTS. LOANS, CREDIT SERVICES, LENDING SERVICES, FINANCIAL SERVICES AND RELATED ELECTRONIC FINANCIAL SERVICES (hereinafter "Services") WITH SELCO THIS AGREEMENT PROVIDES THAT EITHER YOU OR SELCO CAN REQUIRE THAT CERTAIN DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Zelle and Early Warning Services, LLC are made third-party beneficiaries of this Arbitration and Class Action Waiver Agreement. You acknowledge and agree that for any claims or disputes you assert against Zelle and Early Warning Services, LLC, Zelle and Early Warning Services, LLC are entitled to enforce this provision against you.

- a. Agreement to Arbitrate Disputes. Either you or SELCO may elect, without the other's consent, to require that any dispute between us related to Services be resolved by binding arbitration, except for those disputes specifically excluded below and by law. This Arbitration Agreement and any arbitration conducted under it are governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and are not subject to any state law related to arbitration.
- b. Disputes Covered by Arbitration. Claims or disputes between you and SELCO arising out of or relating to Services are subject to arbitration except those specifically excluded below or by law. Electronic financial services include digital account access, bill pay, telephone access, and any other electronic service. Any claims or disputes arising from or relating to this agreement, any prior account agreement between us, any advertising, the application for, or the approval or establishment of your account are also included. Disputes include not only claims made directly by you but also made by anyone connected with you or claiming through you, such as a joint account holder, account beneficiary, employee, representative, agent, fiduciary, POA, predecessor or successor, heir, assignee, or trustee in bankruptcy. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future. All such disputes are referred to in this section as "Claims".
- c. Disputes Not Covered by Arbitration. Both you and SELCO have the right to pursue a Claim in state court instead of arbitration for claims related to our collection of any negative balance or amounts you owe SELCO under our Membership and Account Agreement, including but not limited to: fraud, counterfeit items, recovery of collateral, enforcement of liens, breach of contract actions, equitable claims and any unpaid account obligations. This exception applies if the Claim is in that court's jurisdiction and brought on an individual basis and not class action. Also, arbitration will not apply to your Account as long as you are an active-duty Service Member. Otherwise, this Agreement

to arbitrate will apply without limitation, regardless of whether 1) your account is closed; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy.

- d. **No Class Action or Joinder of Parties.** YOU ACKNOWLEDGE THAT YOU AND SELCO AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless you and SELCO both agree, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/ or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned to another party.
- e. **Arbitration Procedures.** The arbitration must be filed with the following neutral arbitration forum and must follow its rules and procedures for initiating and pursuing an arbitration: JAMS www.jamsadr.com 1-800-352-5267 (toll-free) The arbitration shall take place in the federal district in which you reside, or in which you entered into this Agreement. The arbitration shall be decided by a single, neutral arbitrator selected by both parties in accordance with the rules of the arbitration forum. The arbitration shall be administered by JAMS pursuant to its Comprehensive Arbitration Rules and Procedures or pursuant to JAMS' Streamlined Arbitration Rules and Procedures. Judgment on the arbitrator's award may be entered in any court having jurisdiction. This Arbitration Agreement does not preclude parties from bringing claims in small claims court or seeking provisional remedies in aid of arbitration from a court of appropriate jurisdiction. You or SELCO may choose to have a hearing, be represented by counsel, and conduct discovery. Each party shall be responsible for its own attorney fees in any arbitration unless the arbitrator awards attorney fees under applicable law or agreement.
- f. **Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as state or federal statutory liens; SELCO's right of set-off; the right to restrain funds in an account; to interplead funds in the event of a dispute; to exercise any security interest we may hold in property; to enforce equitable remedies; to comply with legal process; or to obtain remedies such as injunctive relief, attachment, execution on judgment, or garnishment by a court having appropriate jurisdiction.
- g. **RIGHT TO REJECT THIS ARBITRATION AGREEMENT.** YOU HAVE THE RIGHT TO OPT OUT OF THIS AGREEMENT TO ARBITRATE IF YOU TELL US WITHIN 30 DAYS AFTER YOU OPENED YOUR FIRST ACCOUNT. IF YOU ARE RECEIVING THIS AGREEMENT WITH A NOTICE ISSUED AFTER YOUR FIRST ACCOUNT WAS OPENED, YOU MUST TELL US WITHIN 30 DAYS AFTER WE ISSUED OUR NOTICE AND THIS AGREEMENT. TO OPT OUT, SEND US WRITTEN NOTICE AS FOLLOWS: (I) YOUR WRITTEN NOTICE MUST INCLUDE YOUR NAME, AS LISTED ON YOUR ACCOUNT, YOUR ACCOUNT NUMBER, AND A STATEMENT THAT YOU REJECT THIS ARBITRATION AGREEMENT, AND (II) YOU MUST SEND YOUR WRITTEN NOTICE TO US AT THE FOLLOWING ADDRESS: SELCO COMMUNITY CREDIT UNION, PO BOX 7487, SPRINGFIELD, OR 97475 ATTN: LEGAL.
- h. **Acceptance of Arbitration and Class Action Waiver.** Following receipt of this Binding Arbitration and Class Action Waiver Agreement and expiration of the rejection period, your decision not to reject this Agreement as confirmed by your continued use of your Account, confirms your agreement to be bound by the above terms for all of your Accounts and your Accounts will be bound by this Arbitration and Class Action Waiver Agreement.