ARISE FEDERAL CREDIT UNION (Doing Business As: Arise Financial)

ONLINE BANKING AGREEMENT

You Agree

A. GENERAL PROVISIONS

Before you use Online Banking services, please read this Agreement carefully. When you access Arise Federal Credit Union's ("Credit Union," "Arise Financial") Online Banking services through our website, mobile applications, or other digital channels, you agree to be bound by the terms of this Online Banking Agreement (the "Agreement" or "Deposit Agreement"), and (after their effective date) by any changes to those terms. If you do not agree with the terms of this Agreement, you may not use Online Banking services.

This Agreement between you and Arise Financial governs the use of our Online Banking services. These services permit Credit Union members to perform a number of banking functions on accounts linked to the service through the use of a computer, mobile device, smartphone, tablet, or other internet-connected device (collectively, your "Device"). Unless indicated otherwise by the context, "linked accounts" refers to all of your accounts that you have linked to Online Banking Services.

An up-to-date version of the Agreement, which may be viewed, printed or downloaded, will be posted on our website. You may print this Agreement or you can download this Agreement to your Device. You may also receive a copy of this Agreement and the other agreements that govern your accounts and services with us by calling 800-562-7328 during normal business hours.

Your use of Online Banking services to access deposit and loan accounts is also governed by the applicable account disclosure statements which were provided to you when you opened your accounts; these include the Important Account Information for Members brochure, the Notice of Your Financial Privacy Rights, the Member Service Disclosure, and the Privacy Notice as required under the Gramm-Leach-Bliley Act, which are referred to herein collectively as the "Account Agreement."

In particular, the disclosure entitled "Electronic Funds Transfers: Your Rights and Responsibilities" covers such important matters as the types of transfers that can be performed through Online Banking services, documentation of transfers on monthly statements, our liability for failure to make transfers, confidentiality, procedures and customer liability in the event of an unauthorized transfer, and error resolution. You should familiarize yourself with this document; a copy may be obtained on our website under the Resources/Disclosures section.

Arise Financial is committed to maintaining accessibility of Online Banking services in compliance with the Americans with Disabilities Act (ADA) and Web Content Accessibility

Guidelines (WCAG 2.1 Level AA standards). If you experience accessibility barriers or require accommodations when using our Online Banking services, please contact us at 800-562-7328 or info@arisefi.org.

1. Changes To This Agreement

Users of Online Banking services are subject to the terms of the Agreement as then in effect. The terms of the Agreement are subject to change without prior notice, except that we will mail and/or e-mail a written notice to you of any of the following types of changes to this Agreement, at least 21 days before such change becomes effective:

- Any increase in fees for services provided under this Agreement;
- Any increase in liability for users of services provided under this Agreement;
- Any reduction in the types of electronic fund transfers permitted; or
- Any change that limits the frequency or dollar amount of transfers permitted.

Prior notice may not be given if an immediate change is necessary to protect the security of your account, and the Credit Union reserves the right to impose without prior notice any change in terms or conditions that we deem necessary to maintain or restore the security of an account or of an electronic fund transfer system. In the event of a security incident, Arise Financial will notify you as required by applicable federal and state law, including NCUA regulations and Massachusetts state breach notification requirements. Please see Section B.3 (Security Incident Notification) for additional details.

If notice of the amendment is required by law, notice will be provided to you at your address of record.

If you do not agree to a change or amendment, you must notify us prior to the effective date of the change or amendment and cancel your access to the service. By using the service after the effective date of the change or amendment, you agree to that change or amendment, and agree to be bound by the revised Agreement.

2. Definitions

In this Agreement, the following definitions apply:

"Online Banking services" means the account access, bill payment, and other services offered by Arise Financial to its members using internet access via computer, mobile device, or other digital platform, all of which are governed by this Agreement.

The words "you" and "your" mean an Arise Financial member and any person(s) using the Online Banking services including, without limitation, any others you permit to use the service.

The words "we", "us", "our," "Credit Union," and "Arise Financial" mean Arise Federal Credit Union.

The word "Deposit Account" means a checking, statement savings, advantage savings or money market account with Arise Financial of which you are a named owner or co-owner, but does not include term certificate accounts and club accounts.

The word "Payment Account" means a checking account with Arise Financial of which you are named owner or co-owner. Bill Payments can only be paid from Payment Accounts.

The words "Electronic Fund Transfer" are used as defined in the Electronic Funds Transfer Act to mean a transfer of funds to or from your Deposit Account.

"User ID" means your Arise Financial Member Number associated with your account(s) assigned to you by us for identification purposes in connection with the use of our Online Banking services.

"Password" means the confidential identification code selected by you for identification purposes in connection with the use of our Online Banking services.

"Multi-Factor Authentication (MFA)" means a security process requiring you to provide two or more forms of verification to access your account, such as something you know (password), something you have (mobile device, security key), or something you are (biometric data). Arise Financial may require MFA as a condition of using Online Banking services in accordance with current cybersecurity best practices and NCUA guidance.

"Agreement" has the meaning given in the introductory paragraph of this Agreement.

3. Access to Online Banking services; Business Days

You can use your Device to access Online Banking services 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods as defined by Arise Financial.

Arise Financial's business days, during which Arise Financial's offices are open to the public for the carrying on of substantially all business functions, are Monday through Friday excluding holidays. Business hours are 8:30AM to 5:00PM. Branch hours vary.

Your Arise Financial monthly statement will show Online Banking activity in your Deposit Accounts, together with other transactions as set forth in the Account Agreement.

You may use Online Banking to:

- Transfer funds between your linked Arise Financial accounts on either a one-time or recurring basis, including as a payment to a linked installment loan or mortgage.
- View current balance information for your linked Arise Financial accounts.
- Review available transactions for your linked accounts.

- Perform self-service account maintenance such as re-ordering checks, ordering copies of paid checks, requesting copies of monthly checking or saving statements, changing address and phone number, and changing your username and password.
- Send us secure online mail messages and questions regarding your Online Banking service.

Some of the above services may not be available for certain accounts or members.

If you need to contact us for any reason regarding Online Banking services, you may call Arise Financial at 800-562-7328, email us at info@arisefi.org, or write to us at:

Arise Financial 250 Royall Street, Suite 201W, Canton, MA 02021

B. AUTHORIZATION; UNAUTHORIZED USE; ERRORS

1. Authorizations; Disclosure of Password; Multi-Factor Authentication

You must be an owner or joint owner of a Deposit Account in order to access it through Online Banking services. By applying for Online Banking services, you agree that each owner of a Deposit Account of which you are a joint owner is authorized to access all of the funds held in that Deposit Account. For Deposit Account transactions, we are entitled to act on transaction instructions received using your Password and you agree that the use of your Password will have the same effect as your signature authorizing the transaction. We reserve the right to deny transactions under certain circumstances.

Arise Financial identifies users by their unique User ID and Password. Arise Financial is entitled to act upon instructions received with respect to any Online Banking service under your User ID and Password and without inquiring into the identity of the person using the Password.

Multi-Factor Authentication (MFA) and Security Requirements

Arise Financial requires or may require the use of Multi-Factor Authentication (MFA) for accessing Online Banking services in accordance with federal cybersecurity standards and NCUA regulatory guidance. MFA significantly enhances the security of your account by requiring additional verification beyond your password. If MFA is offered or required, you agree to enroll and maintain an active MFA method. Acceptable MFA methods may include, but are not limited to:

- One-time passwords or codes sent via text message or email
- Mobile app-based authentication
- Biometric authentication (fingerprint, facial recognition)
- Hardware security keys or tokens
- Other methods as Arise Financial may implement

You are responsible for maintaining the security of your MFA devices and methods. If you believe your MFA credentials or devices have been compromised, you must immediately notify Arise Financial at 800-562-7328 or info@arisefi.org.

You understand and agree that your Password and MFA credentials will be utilized for security purposes to authenticate electronic transfers, and that you are responsible for safeguarding both your Password and MFA information. All transactions initiated with your User ID, Password, and MFA verification will be considered by us as having been authorized by you. You understand and agree that in disclosing your Password to anyone, you are providing that person with the authority to perform all transactions relating to any Deposit Account of which you are an owner or joint owner, including Bill Payment Services, until you revoke that authority by changing your Password. If you believe that your User ID, Password, or MFA credentials have been compromised, you must immediately notify Arise Financial of that fact and change your Password and MFA settings.

2. Member's Responsibility and Fraud/Error Distinctions

You are responsible for all transfers, payments and other transactions you authorize using Online Banking services. If you permit other persons to use your Password or MFA credentials to access Online Banking services, you are responsible for any resulting transactions involving your accounts. You are responsible for keeping your Password, MFA credentials, and account data confidential.

Joint Accounts

When your Online Banking service is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any authorized signer.

Member Liability

Tell us AT ONCE if you believe that your Password or MFA credentials have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus the maximum of any available overdraft lines of credit).

If you believe your Password or MFA credentials have been lost or stolen or that someone has transferred or may transfer money from any of your accounts without your authorization:

Telephone Arise Financial at 800-562-7328, or write to us at: 250 Royall Street, Suite 201W, Canton, MA 02021

You are responsible for all transfers you authorize using the Online Banking services under this Agreement. If you permit other persons to use your Password or MFA credentials, you are responsible for any transactions they authorize or conduct on any of your accounts.

Unauthorized Transfers vs. Errors - Regulation E Protections

It is important that you understand the distinction between unauthorized transfers and errors:

UNAUTHORIZED TRANSFERS occur when someone accesses your account without your permission and moves money or initiates transactions you did not authorize. This is governed by Regulation E (Electronic Funds Transfers).

ERRORS include mathematical or computational errors, posting errors, or other mistakes made by Arise Financial, such as:

- A deposit or withdrawal not properly recorded
- A transfer posted twice by mistake
- An incorrect amount transferred
- A transfer to the wrong account

If you tell us within two (2) Business Days after you discover that your Password or MFA credentials have been lost or stolen, you will be liable for no more than $50 if someone used your Password without your authorization. If you do not tell us within two Business Days, you may be liable for up to $500.

If your statement shows transfers that you did not make or any other errors, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may be liable for the full amount if we can prove that we could have stopped someone from making the unauthorized transfers.

If you tell us about these errors orally, we may ask you to send us your complaint or question in writing within 10 business days. If you do not comply with our request within 10 days, we may stop our investigation and not credit your account.

For errors or discrepancies that do not fall under Regulation E (such as errors initiated by third- party payment processors), Arise Financial will still investigate and work to resolve the matter. However, the liability limitations in Regulation E may not apply. We encourage you to report all suspected errors as soon as possible to maximize your protection.

Fraud vs. Error Procedures

Arise Financial distinguishes between fraud (unauthorized access) and errors (our mistakes or mistakes by third parties):

For FRAUD claims: Report to Arise Financial immediately. You may have limited liability depending on how quickly you report (see Member Liability section above).

For ERROR claims: Follow the procedures outlined in the "Regulation E Required Disclosure" section of this Agreement. You must notify us within 60 days of the statement showing the error.

Confidentiality

We will disclose information to third parties about your Online Banking services or the transfers you make:

(i) Where it is necessary for completing transfers; (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (iii) In order to comply with government agency or court orders; (iv) If you give us your written permission; or (v) As required by law, including the Gramm-Leach-Bliley Act and other

applicable privacy regulations.

Please refer to our Privacy Notice for complete details on how we collect, use, and protect your personal information.

3. Computer Requirements; Device Compatibility; Consent to Electronic Communications; Security Incident Notification

You are responsible for the installation, maintenance and operation of your Device, including any computer, mobile device, smartphone, tablet, or other internet-connected equipment used to access Online Banking services, and software (collectively, your "Device"). We are not responsible for any errors or failures caused by any malfunction of your Device, and we are not responsible for any computer virus, malware, security breach, or related problems that may be associated with the use of Online Banking services or your Device. You are also responsible for all telephone charges incurred in connecting to Online Banking services and for charges by any Internet provider providing your connection to the Internet.

You must have an e-mail account, and provide us with a valid e-mail address, in order to use Online Banking services. By using Online Banking services, you agree that for as long as you use Online Banking services, any communication from us to you, including any disclosures or other information required to be delivered in writing under applicable law, may be delivered to you in electronic form (e-mail), that you will check for e-mail regularly, and that such electronic communication shall be in lieu of written communication. This includes electronic delivery of change in terms notices affecting your use of Online Banking services.

By registering for Online Banking services, you accept the terms of the Electronic Statement Disclosure \& Agreement provided, and hereby authorize the Credit Union to provide periodic financial statements electronically.

Security Incident Notification

Arise Financial is committed to maintaining the security of your accounts and personal information. In accordance with NCUA regulations (12 CFR § 748) and the Massachusetts Standards for Safeguarding Customer Records and Information (201 CMR 17.00), Arise Financial maintains a comprehensive cybersecurity program.

If Arise Financial becomes aware of an unauthorized access to or use of your account that could cause injury or unwarranted inconvenience to you, or in the event of a security incident affecting Online Banking services, we will notify you in accordance with applicable law. You will be notified via:

- E-mail to the address on file (primary method)
- Telephone call to the number on file
- Written mail to your address of record
- Notice posted on our website at www.arisefi.org

Notification will be made without unreasonable delay, but in no case later than:

- 30 calendar days after discovery of the security incident (for breaches of Massachusetts residents' personal information, in accordance with MA 201 CMR 17.04)
- As otherwise required by applicable federal and state law

The notification will include:

- A description of the incident
- The types of information involved
- Steps you should take to protect yourself
- Arise Financial's response to the incident
- Our contact information for questions

If a security incident involves your account specifically, we may take immediate action to protect your account, which may include temporarily freezing suspicious transactions, requiring password changes, or requiring additional verification. We will notify you of any account-level actions taken.

Suspicious Activity Monitoring and Notification

Arise Financial monitors all accounts for suspicious or unusual activity as part of our fraud detection and prevention program. Suspicious activity includes, but is not limited to:

- Multiple failed login attempts
- Transfers to new or unusual payees
- Transfers significantly larger than your normal transaction patterns
- Access from unusual geographic locations or devices
- Rapid succession of transactions

If we detect suspicious activity on your account, we will:

1. **Temporarily restrict or block the suspicious transaction**
2. **Contact you via phone or email to verify the transaction**
3. **Request additional information or authentication**
4. **Ask you to confirm your identity using security questions or other verification methods**

You agree to respond promptly to any contact from Arise Financial regarding suspicious activity. Failure to respond may result in temporary restrictions on your account to protect against fraud.

Electronic Statement Disclosure \& Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Arise Financial to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if this email address changes (See Contact Information below). You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Arise Financial from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Arise Financial web site in order to view your statements.
- You will be required to enter your logon information and password/PIN to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.
- Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so from your online Profile page, or you may notify us via email at info@arisefi.org or by telephone at 800-562-7328. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen Electronic Statements as your Delivery Preference, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

System Requirements

In order to receive electronic statements and use Online Banking services, you must have a personal computer, mobile device, smartphone, tablet, or other device that is capable of accessing the Internet. You must also have an Internet web browser configured to accept cookies and is capable of supporting 128-bit SSL encrypted communications. In order to view the statements you will also need to install the latest version of Adobe Acrobat Reader or equivalent PDF viewer.

System Access and Availability

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. Arise Financial will make every reasonable effort to ensure optimum availability of this system. However, Arise Financial is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Arise Financial disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal Device from the use of this service or the data transmitted through the account access link.

Arise Financial will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

Your Responsibility for Maintaining the Security of your Password and MFA Information

Your logon, password, PIN, and MFA credentials are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal Device. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks and Arise Financial will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Arise Financial to change your password and given us a reasonable amount of time to act (see Contact Information below).

Arise Financial reserves the right to discontinue your access to this service if it feels the integrity of your password or MFA credentials has been compromised.

Contact Information

If you need information on how to update your email address, request a paper copy of your statement, request that we change your password, report suspicious activity, or report a security incident, contact us via email at info@arisefi.org, via phone at 800-562-7328, or at any of our branch offices.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), notify us via email at info@arisefi.org, telephone us at 800-562-7328, or notify us in writing at:

Arise Financial 250 Royall Street, Suite 201W, Canton, MA 02021

as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

To report an error or discrepancy, please provide:

(1) Tell us your name and account number (if any). (2) 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. (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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.

All electronic statements shall be in full compliance with applicable laws and regulations, including the Electronic Funds Transfer Act (Regulation E), the Gramm-Leach-Bliley Act, and other applicable consumer protection laws.

4. Fees

Presently, Arise Financial does not charge its members fees for the use of its Online Banking service, nor does it limit the number of transactions permitted or their dollar amounts (except as described above in this section). Certain transactions accessible through Online Banking are subject to the same fees as if conducted in person or by telephone; these fees are set forth in the Account Agreement.

Presently, Arise Financial does not charge a monthly fee for the use of its Online Bill Payment service on personal accounts.

You should note that depending on how you access Online Banking, you might incur charges for:

1. Normal account fees and service charges.
2. Any Internet service provider fees.
3. Payments or transfers made through Online Banking services from a savings or money market account may result in an excess transaction fee. See your savings or money market account for details.
4. Additionally, fees may be assessed for added self-service features available through Online Banking such as stop payment requests, check copy orders and account statement copy orders. Please consult the Member Service Disclosure for detailed fee information.
5. An NSF, returned item, overdraft fee may also apply if you schedule payments or transfers and your available balance is not sufficient to process the transaction on the date scheduled.
6. We may charge you a research fee of $50.00 per hour for an inquiry about a transaction that occurred more than 180 days before the date you make the inquiry. This fee will be waived if we determine that an error occurred.

Arise Financial reserves the right in the future to charge fees for the use of Online Banking services, to limit the number of permitted transactions, and/or to change the features of Online Banking, subject to the notice provisions in section A.1.

5. Limit of Our and Other Providers' Responsibility (Other Than For Unauthorized Transfers); Third-Party Service Providers

We agree to make reasonable efforts to ensure full performance of Online Banking services. We will be responsible for acting only on those instructions which are actually received and cannot assume responsibility for malfunctions in communications facilities that may affect the accuracy or timeliness of messages you send. We are not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet service provider providing connection to the Internet, or caused by any browser software or other feature of your Device.

We are not responsible for any direct, indirect, special, incidental, consequential, multiple, or punitive damages arising in any way out of your use of Online Banking services, or for attorneys' fees. Because some states do not allow the exclusion or limitation of certain types of damages, in such states our liability is limited to the extent permitted by law.

Third-Party Service Providers

Arise Financial uses third-party vendors and service providers to deliver certain Online Banking services, including but not limited to bill payment processing, hosting, security services, and payment settlement. While Arise Financial remains responsible for the security and accuracy of Online Banking services, some aspects of service delivery depend on third-party providers. Arise Financial carefully selects and monitors third-party vendors in accordance with NCUA guidance and regulatory requirements. However:

- Arise Financial is not responsible for service interruptions caused solely by third-party vendors or service providers
- Arise Financial is not responsible for delays in payment settlement caused by third-party ACH processors or banking partners
- Arise Financial is not responsible for errors made by third-party payment processors in calculating or processing bill payments, except to the extent we can recover from such vendors
- Your remedies for third-party vendor failures may be limited and may require pursuing claims against the third-party provider directly

Arise Financial will notify you if a third-party service failure materially impacts Online Banking services or your accounts.

ARISE FINANCIAL MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING ONLINE BANKING SERVICES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NONINFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

C. ONLINE BILL PAYMENT

Bill Payment is a separate service offered as part of Online Banking. If you have requested and received our Online Banking Service, you can also request the Online Bill Payment Service, through which you can make payments to third parties from your Arise Financial checking account.

1. Use of Online Bill Payment

To pay bills using the Bill Payment feature, you must use your Device to authorize a payment from a Payment Account. Your payment will be made either by transferring funds electronically to the payee or by sending the payee a paper check. (A "payee" is the person or business you are paying.)

You must have an Arise Financial checking account opened and in good standing to use the Bill Payment Service.

If you close your Arise Financial checking account, you must notify us to cancel your Bill Payment Service. Service charges will continue to accrue until that notice is provided to us.

You agree that payment transactions executed through an automated clearing house will be subject to the rules of the National Automated Clearing House Association (NACHA) and the Federal Reserve.

ACH Settlement and Dispute Procedures

All Automated Clearing House (ACH) transactions are subject to NACHA Operating Rules and Federal Reserve regulations. You acknowledge that:

- ACH transactions may take 1-2 business days to settle
- Once an ACH transaction is sent, it may be difficult or impossible to recall
- If you believe an ACH transaction was sent in error, you must contact us immediately
- Arise Financial will make reasonable efforts to attempt to recover erroneous ACH transactions, but recovery is not guaranteed
- Arise Financial may charge a research fee if the transaction originated more than 180 days prior to your dispute

The Bill Payment Service allows you to schedule bill payments through Arise Financial's Online Banking service. You can arrange, at your option, for the payment of your current, future and recurring bills from your Arise Financial checking account, up to a maximum of$9,999.99 per each payment with a daily transaction limit of $19,999.99. There is no limit to the number of payments that may be authorized, except as may be otherwise provided by Federal Reserve Regulation D. Only one one-time payment and one recurring payment may be sent to each payee on the same day.

Using the Bill Payment feature, you can only pay payees with United States addresses. You may pay any merchant or individual approved by the bill payment vendor for payment

through the Bill Payment Service. We are unable to process any payments to federal, state, or local tax agencies or courts. While most payees can be paid by using the Bill Payment feature, we reserve the right to refuse to pay certain payees. We reserve the right to refuse to honor payment requests that reasonably appear to us to be fraudulent or erroneous.

You may use the Bill Payment feature to authorize automatic recurring payments in order to pay bills. These payments must be for the same amount each month and they will be paid on the same calendar day of each month, or on the following business day if the regular payment day falls on a weekend or holiday.

You agree to maintain sufficient funds in the checking account and/or overdraft account from which bills are being paid or your Bill Payment Service may be canceled without notice.

By furnishing us with the names of your payees and their addresses, you authorize us to follow the payment instructions to those payees as provided by you via our Bill Payment Service.

Participation by Payees

Occasionally a Payee may choose not to participate in Bill Pay, or may require additional information before accepting payments. We will work with these Payees to encourage them to accept an electronic or check payment from the credit union. If we are unsuccessful, or if we determine that the Payee cannot process payments in a timely manner, we may decline future payments to this Payee. In the unlikely event that this occurs, we will promptly send you a notice.

Any obligations that you wish to pay through Online Banking with Bill Pay must be payable in U.S. dollars to a Payee located in the United States. We reserve the right to restrict categories of Payees to whom payments may be made using the service. You should not use the service to make:

- Tax payments (such as state, local, or federal)
- Court-ordered payments (such as alimony, child, or spousal support)
- Payments to settle securities transactions

2. Scheduling Payments

General - it is your responsibility to authorize your payments in such a manner that your payments may be paid on time; the time periods referenced below are guidelines only.

You are responsible for any late payment or finance charges that may be imposed as a result of your failure to schedule payments sufficiently in advance. You cannot schedule bill payments for the same day. The earliest a payment may be scheduled is the next business day.

Paper Check - when using the Bill Payment feature, you should schedule payments in advance in order to provide us with at least 5 business days to deliver the payments before they are due. The payment will be withdrawn from your Arise Financial checking account 2

business days after the Send On date that you select, whether or not the check has cleared.

Electronic Payment - if you know a Bill Payment Service payee accepts payments electronically, you should schedule your payments in advance in order to provide us with at least 3 business days to deliver the payments before they are due. The payment will be withdrawn from your Arise Financial checking account 2 business days after the Send On date that you select.

In using the Bill Payment feature, you acknowledge that the time elapsed between your authorization of a payment and the payee's receipt is subject to numerous factors beyond Arise Financial's control, including (without limitation) the performance of other service providers and, in the case of paper checks, the mail.

3. Canceling Payments

You may use Online Banking services to cancel a payment if your request to cancel is sent no later than 9:00PM Eastern Standard Time (EST) the calendar day before the payment is scheduled to be sent, by editing or deleting the scheduled payment. If your request to cancel is not received before 9:00PM EST the calendar day before the payment is to be sent, you may be responsible for the payment. You should be aware that electronic communications are not always instantaneous and can involve delays of several hours or longer.

Once a payment has been sent (as indicated in your Online Banking service), you cannot cancel it through this system. In such cases, you may request a stop payment order, which is subject to the fees and procedures outlined in the Member Service Disclosure.

D. TERMINATION; GOVERNING LAW

1. Ending the Online Banking services Agreement

You may end your rights to use Online Banking services by telling us in writing. We may end your rights to use Online Banking services for any reason and at any time without notifying you. If more than one person is authorized to withdraw funds from your Account, or if another person uses Online Banking services to access your Account, we cannot stop that person from using Online Banking services unless we end this Agreement. We are not responsible for notifying any remaining account holders of the termination. If you close Online Banking services, you authorize us to continue making transfers, bill payments, and other transactions you have previously authorized until such time as we have had a reasonable opportunity to act upon your closing notice. Once we have acted upon your closing notice, we will make no further transfers, payments or transactions from your Account, including transfers, payments or transactions you have previously authorized. However, you must cancel any automatic recurring transfers requested using Online Banking services prior to terminating Online Banking services, otherwise we will continue to make such payments. If we close Online Banking services, we reserve the right to make no further transfers, payments or transactions from your Account, including any transfers and transactions you have previously authorized.

Dormant or Inactive Accounts

If your account becomes dormant or inactive (as defined by applicable law), Arise Financial may suspend your Online Banking access until you contact us and reactivate your account. Any recurring payments scheduled through Online Banking will continue to be processed for active accounts even if the account is in dormant status, unless you specifically cancel those payments. Upon account closure, all scheduled recurring payments will be terminated, and you will no longer be able to use Online Banking services for that account.

If either you or we end your rights to use Online Banking services, we will no longer be required to complete any of your Online Banking services transactions. You will remain obligated to us under this Agreement for all your Online Banking services transactions, even if they occur or are completed after this Agreement is ended.

2. Governing Law

This Agreement is governed by the federal laws of the United States and the laws of the Commonwealth of Massachusetts unless otherwise required by federal or state law. Any issue relating to an Account or service with us that you access through Online Banking services shall be governed by the laws specified in the agreement for that Account or service if there is a separate agreement for that Account or service.

E. REGULATORY COMPLIANCE

NCUA Cybersecurity Requirements

Arise Financial maintains a comprehensive cybersecurity program in compliance with NCUA regulations (12 CFR § 748 - Security Program, Report of Crime and Catastrophic Act, and Bank Secrecy Act Compliance). This includes:

- Annual cybersecurity assessments
- Incident response procedures
- Employee security awareness training
- Vendor security management
- Monitoring and logging of account access and suspicious activities
- Multi-factor authentication and encryption standards

Your account may be subject to monitoring and fraud detection algorithms as part of our fraud prevention program. This may occasionally result in legitimate transactions being flagged or blocked pending verification.

Federal Trade Commission Standards

Arise Financial complies with all FTC standards regarding safeguarding customer information, including the Standards for Safeguarding Customer Information (16 CFR Part 314).

Consumer Privacy Protection

Arise Financial is committed to protecting your privacy in accordance with the Gramm-Leach-Bliley Act and other applicable federal and state privacy laws. Please refer to our separate Privacy Notice for details on how we collect, use, and protect your personal information.

Contact Information for Regulatory Matters

If you have questions about Arise Financial's compliance with regulatory requirements or wish to file a complaint, you may contact:

National Credit Union Administration (NCUA) Office of Consumer Protection 703-518-6330 www.mycreditunion.gov

Massachusetts Attorney General Consumer Protection Division 617-727-8400 www.mass.gov/ago

Massachusetts Division of Banks 617-973-8900 www.mass.gov/dob

ACKNOWLEDGMENT

By using Arise Financial Online Banking services, you acknowledge that:

1. You have read and understand this entire Agreement
2. You understand the risks associated with online banking
3. You agree to abide by all terms and conditions outlined herein
4. You understand your rights and responsibilities regarding unauthorized transactions, errors, and fraud
5. You agree to comply with all security requirements, including MFA enrollment and password protection
6. You understand that Arise Financial's cybersecurity program and fraud detection procedures may restrict or block transactions
7. You authorize Arise Financial to share information as necessary to complete transactions and comply with applicable law

This Agreement is effective upon your enrollment in Online Banking services and continues until terminated by you or Arise Financial in accordance with the procedures outlined in Section D.1.

ARISE FEDERAL CREDIT UNION Doing Business As: Arise Financial

Last Updated: 10/22/26 Effective Date: 10/22/26

For questions about this agreement, please contact: Arise Federal Credit Union 800-562-7328 info@arisefi.org 250 Royall Street, Suite 201W, Canton, MA 02021 www.arisefi.org

ARISE FEDERAL CREDIT UNION (Doing Business As: Arise Financial)

ACCOUNT-TO-ACCOUNT TRANSFER AND PERSON-TO-PERSON PAYMENT SERVICE STANDARD TERMS AND CONDITIONS

Last Revised: 10/22/26 Effective Date: 10/22/26

1. DESCRIPTION OF SERVICES

a. Service Overview

We have partnered with the Payrailz Network ("Payrailz") to enable a convenient way to transfer money between you and others who are enrolled with another financial institution that partners with Payrailz (each, a "User") using aliases, such as email addresses or mobile phone numbers (the "Service"). We will refer to financial institutions that have partnered with Payrailz as "Network Banks."

b. Role of Payrailz

Payrailz provides no deposit account or other financial services. Payrailz neither transfers nor moves money. You may not establish a financial account with Payrailz of any kind. All money will be transmitted by a Network Bank. Arise Financial remains responsible for the security and regulatory compliance of this Service.

c. Service Intent and Appropriate Use

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.

The Service is intended for personal use only and is not designed for business or commercial transactions. By using this Service, you acknowledge that you understand these limitations and agree to comply with them.

2. ELIGIBILITY AND USER PROFILE

a. Enrollment Agreement

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 these Standard Terms. You represent that you have the authority to authorize debits and credits to the enrolled bank account.

b. Account Requirements

We reserve the right to decline or terminate your enrollment if your account does not meet our requirements for the use of this Service. We may verify your identity and conduct background checks as part of our fraud prevention program, in accordance with NCUA regulations (12 CFR § 748) and applicable federal and state law.

c. Prohibited Uses

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, fees, or other governmental obligations
- Loan sharks, gambling debts, or other illegal obligations
- Anyone for payments otherwise prohibited by law
- Anyone you do not know or trust

d. Service Terms and Modifications

The Service is intended for personal, not business or commercial use. We reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for any unlawful purpose or in violation of these terms.

We may amend or change these Standard Terms (including any applicable fees and service charges) from time to time, in our sole discretion, by sending you written notice by electronic mail, postal mail, or by posting the updated terms on our website at www.arisefi.org. We will provide at least 21 days' notice before material changes become effective. Please access and review these Standard Terms regularly.

If you find the Standard Terms unacceptable to you at any time, please discontinue your use of the Service. Your use of the Service after we have made such changes available will be considered your agreement to the change.

3. CONSENT TO SHARE PERSONAL INFORMATION (INCLUDING ACCOUNT INFORMATION)

We may disclose information to third parties about your account or the funds you send or receive:

1. As necessary to complete transactions;
2. As necessary in connection with offering the Service;
3. In connection with the investigation of any claim related to your account or the funds you send or receive;

4. To comply with government agency or court orders;

5. In accordance with your written permission; and

6. As otherwise permitted by the terms of our Privacy Notice and required by law, including the Gramm-Leach-Bliley Act.

Our Privacy Notice, which includes details about our information sharing practices, was provided to you when you opened your Account with us and contains important information about how we collect, use, and protect your personal information. It can be viewed on our website at www.arisefi.org/privacy or you may request a copy by contacting us at info@arisefi.org or (800) 562-7328.

4. PRIVACY AND INFORMATION SECURITY

a. Security Commitment

Arise Financial makes security and the protection of your information a top priority. We maintain a comprehensive cybersecurity program in compliance with NCUA regulations (12 CFR § 748 - Security Program, Report of Crime and Catastrophic Act, and Bank Secrecy Act Compliance).

b. Security Practices

Our security program includes:

- Annual cybersecurity assessments
- Incident response procedures
- Employee security awareness training
- Vendor security management
- Monitoring and logging of account access and suspicious activities
- Multi-factor authentication and encryption standards
- Data protection protocols aligned with industry best practices

c. Security Statement

You can access our Security Statement on our website at www.arisefi.org/security, which provides detailed information about how we protect your information.

d. Privacy Notice

Our Privacy Notice is incorporated into and made a part of these Standard Terms by this reference. Please review it carefully to understand our privacy practices.

5. ENROLLING FOR THE SERVICE

a. Contact Information Requirements

You must provide us with:

- An email address that you regularly use and intend to use regularly (no disposable email addresses)
- A permanent U.S. mobile phone number that you intend to use for an extended period of time (no "burner" numbers)
- Current and valid identification information

You may not enroll in the Service with a landline phone number, Google Voice number, or Voice over Internet Protocol (VoIP) number.

b. Identity Verification

As part of our enrollment process and fraud prevention program, we will verify your identity using multiple verification methods, which may include:

- Confirmation of personal identifying information
- Verification of account ownership
- Multi-factor authentication (MFA)
- Security questions or additional verification procedures

c. Service Capabilities

Once enrolled, you may:

i. Authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and ii. Receive money from another User at that User's initiation.

d. Multi-Factor Authentication (MFA)

You understand and agree that your use of this Service may require multi-factor authentication (MFA) as an additional security measure. MFA requires you to provide two or more forms of verification to access your account, such as:

- One-time passwords or codes sent via text message or email
- Mobile app-based authentication
- Biometric authentication (fingerprint, facial recognition)
- Hardware security keys or tokens
- Other methods as Arise Financial may implement

You are responsible for maintaining the security of your MFA devices and methods. If you believe your MFA credentials or devices have been compromised, you must immediately notify Arise Financial at (800) 562-7328 or info@arisefi.org.

6. CONSENT TO EMAILS AND AUTOMATED TEXT MESSAGES

a. Ownership and Authority

By participating as a User, you represent that you are the owner of the email address, mobile phone number, 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, mobile phone number and/or other alias to send or receive money as described in these Standard Terms.

b. Consent to Communications

You consent to the receipt of emails or text messages from us, from Payrailz, from other Users that are sending you money, and from other Network Banks or their agents regarding the Services or related transfers between Network Banks and you. You agree that we may, Payrailz 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.

c. Responsibility for Wireless Charges

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 (SMS). Please check your mobile service agreement for details on applicable fees. Arise Financial is not responsible for any charges imposed by your wireless carrier.

d. Notification of Changes

You will immediately notify us if any email address or mobile phone number you have enrolled is: (i) Surrendered by you, or (ii) Changed by you

Failure to notify us of such changes may result in missed communications about your account or transfers.

e. Consent for Communications to Recipients

In the case of any messages that you may send through either us or Payrailz or that we may send or Payrailz 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 Payrailz sends on your behalf may include your name.

f. Wireless Carrier Liability

Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Payrailz, including messages that you may send through us or through Payrailz or that we may send or Payrailz may send on your behalf.

g. TCPA Compliance

By enrolling in this Service and providing a mobile phone number, you expressly consent to receive text messages and calls from Arise Financial and its service providers, including for fraud prevention and security purposes. You understand that messages may be sent using an automated telephone dialing system. You may revoke this consent at any time by contacting us at (800) 562-7328 or info@arisefi.org. However, revoking consent may limit your ability to use certain features of the Service or may result in account suspension.

7. RECEIVING MONEY; MONEY TRANSFERS BY NETWORK BANKS

a. Credit to Your Account

By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

b. Transfer Timeline

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, Payrailz and the other Network Banks, we may need or Payrailz may need additional time to verify your identity or the identity of the person sending the money.

c. Fraud Prevention and Compliance Procedures

We may delay or block the transfer to:

- Prevent fraud or unauthorized access
- Meet our regulatory obligations under NCUA regulations (12 CFR § 748) and applicable federal and state law
- Comply with anti-money laundering and Bank Secrecy Act requirements
- Verify identities as part of our fraud detection program
- Respond to suspicious activity detected through our monitoring systems

d. Notification of Delays or Blocks

If we delay or block a transfer, we will make reasonable efforts to notify you via email or phone using the contact information you provided. We will inform you of the reason for the delay or block and any steps you may need to take to resolve the issue.

e. Risk of Non-Completion

You understand and acknowledge that a person to whom you are sending money may fail to complete their side of the transaction, or otherwise ignore the payment notification, and the transfer may not occur.

8. SENDING MONEY; DEBITS BY NETWORK BANKS

a. Authorization for Debits

You may send money to another User at your initiation. You understand that use of this Service by you shall at all times be subject to: (i) These Standard Terms, and (ii) Your express authorization at the time of the transaction for us to initiate a debit entry to your bank account.

b. Non-Reversible Transactions

You understand that when you send the payment, you will have no ability to stop it, cancel it, or revoke it after it has been sent, except as provided in Section 15 (Cancellation of the Service) or as may be required by law.

c. Transfer Timeline

In most cases, when you are sending money to another 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, Payrailz and the other Network Banks, we may need additional time to verify your identity or the identity of the person receiving the money.

d. Notification to New Recipients

If you are sending money to someone for the first time, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand that the recipient must complete their enrollment to receive the funds.

e. Delays and Blocks for Fraud Prevention

The money may be delayed or the transfer may be blocked to:

- Prevent fraud or unauthorized access
- Verify identities and account information
- Meet regulatory requirements
- Comply with anti-money laundering laws
- Respond to suspicious activity detected through our fraud monitoring system

f. Third-Party Limitations

We have no control over the actions of other Users, other Network Banks or other financial institutions that could delay or prevent your money from being delivered to the intended User. If a delay occurs due to another financial institution's actions, we will work with that institution to resolve the issue.

9. LIABILITY; REGULATION E PROTECTIONS

IMPORTANT: This section clarifies your protections under federal law (Regulation E -Electronic Funds Transfers) and preserves your consumer protections.

a. General Limitation of Liability

Neither we nor Payrailz shall have general liability to you for: (i) Any failure, through no fault of us or Payrailz, to complete a transaction in the correct amount (except as provided by Regulation E protections below), or (ii) Any related losses or damages that do not result from our negligence or violation of these terms.

Neither we nor Payrailz shall be liable for any typos or keystroke errors that you may make when using the Service.

b. IMPORTANT: YOUR REGULATION E PROTECTIONS ARE NOT WAIVED

CONTRARY TO ANY GENERAL LIABILITY DISCLAIMER, YOUR PROTECTIONS UNDER REGULATION E (ELECTRONIC FUNDS TRANSFER ACT) ARE PRESERVED AND CANNOT BE WAIVED. IF YOU BELIEVE AN UNAUTHORIZED ELECTRONIC FUNDS TRANSFER HAS BEEN MADE FROM YOUR ACCOUNT, YOU HAVE SPECIFIC RIGHTS UNDER REGULATION E, INCLUDING LIMITED LIABILITY FOR UNAUTHORIZED TRANSFERS AS DESCRIBED IN SECTION 11 OF THIS AGREEMENT.

c. Payrailz Service Limitations

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

IMPORTANT NOTICE: PAYRAILZ DOES NOT OFFER A PROTECTION PROGRAM 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).

This means that if you voluntarily authorize a payment through the Service and do not receive the expected goods or services, Payrailz will not refund your money. However, you may have protections under other laws, such as the law governing unauthorized transfers, if the transfer was made without your authorization.

d. Distinction Between Authorized and Unauthorized Transfers

- AUTHORIZED TRANSFER: A transfer that you have authorized. Payrailz does not offer buyer protection for authorized transfers.
- UNAUTHORIZED TRANSFER: A transfer made without your authorization. Regulation E protections apply. See Section 11 for details.

10. TRANSFER LIMITS AND FRAUD PREVENTION

a. Transfer Limits

Transfers to and from your account may be made in amounts of up to $1,000 per transaction with the following limits:

- Maximum: $1,000 per transaction
- Daily Limit: $1,000 per day
- Weekly Limit: $3,000 per week
- Monthly Limit: $5,000 per month

b. Risk-Based Limit Adjustments

Transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system. These reductions may be implemented if we detect suspicious activity or security threats.

c. Discretionary Refusal

At our discretion we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the payment or transfer. We will notify you if we refuse to process a transaction and provide information about alternative methods.

d. Request for Higher Limits

If you need higher transfer limits, you may contact us at (800) 562-7328 or info@arisefi.org to request a temporary or permanent limit increase. We will evaluate your request based on your account history, verification status, and fraud risk assessment.

11. TRANSACTION ERRORS; LIABILITY FOR UNAUTHORIZED TRANSFERS

a. Reporting Unauthorized Transactions

If you believe an unauthorized transaction was made in any Account in connection with the Service, call us immediately at (800) 562-7328 or send an email to info@arisefi.org.

IMPORTANT: The time you report an unauthorized transaction affects your liability. See subsection (b) and (c) below for details.

b. Regulation E Protection - Two Business Day Reporting (FASTEST PROTECTION)

If you tell us within TWO (2) BUSINESS DAYS after you discover that your Password has been lost or stolen or that an unauthorized electronic funds transfer was made, you will be liable for NO MORE THAN $50 if someone used your Password without your authorization.

This is the fastest protection and provides the lowest liability.

c. Regulation E Protection - Sixty Day Reporting (EXTENDED PROTECTION)

If you do not tell us within two Business Days but you do tell us within SIXTY (60) DAYS after the statement was mailed to you, you may be liable for up to $500 if someone used your Password without your authorization. However, if we can prove that we could have prevented the unauthorized transfer if you had notified us promptly, you may still be liable for no more than $500.

d. Beyond 60 Days - Limited Protection

If you do not tell us within 60 days after the statement was mailed to you, you may be liable for the full amount of the unauthorized transfer if we can prove that we could have stopped someone from making the unauthorized transfers.

e. Member Responsibility for Permitted Users

You are responsible for all transfers and payments that you make or are made by any other user, even if such user exceeds your authority or is not an authorized signer on your account. You must notify us immediately if you believe any of your accounts were accessed or your Password was used without your permission.

If you permit other persons to use the Service or your User ID or Password, you are responsible for all electronic funds transfer transactions they make from your accounts. You understand that by permitting another person to use your credentials, you are authorizing them to access your account and move funds.

f. Investigation of Errors

If your statement shows transfers that you did not make or any other errors, tell us at once. If you tell us about these errors orally, we may ask you to send us your complaint or question in writing within 10 business days. If you do not comply with our request within 10 days, we may stop our investigation and not credit your account.

If we take more than 10 business days to investigate an error, we will credit your 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.

g. Fraud vs. Error Distinction

Arise Financial distinguishes between fraud (unauthorized access) and errors (our mistakes or mistakes by third parties):

For FRAUD CLAIMS (Unauthorized Transfers):

- Report to Arise Financial immediately at (800) 562-7328 or info@arisefi.org
- You may have limited liability depending on how quickly you report (see above)
- Your protections are governed by Regulation E

For ERROR CLAIMS (Our Mistakes):

- Follow the procedures outlined in this section
- You must notify us within 60 days of the statement showing the error
- We will investigate and correct errors promptly
- If we take more than 10 business days, we will credit your account

12. LIABILITY FOR FAILURE TO COMPLETE TRANSFERS

a. Our Responsibility

If we do not complete a transfer to or from your Account in the correct amount or according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result, except for the limits described below.

b. Exceptions to Our Liability

We will not be liable for failure to complete a transfer if:

1. Through no fault of ours, your account does not contain sufficient funds to make the transfer and the transfer would exceed any credit line or any overdraft for such account;
2. The Service, your operating system or software was not functioning properly at the time you attempted to initiate such transfer and it was evident to you at the time you began the transfer;
3. Circumstances beyond our control, such as fires, floods, acts of God, power outages, system failures, or similar events;
4. If you have not provided us with complete and correct transfer information, including without limitation the financial institution name and account number (if applicable) for your Pay To and Pay From Accounts, the email address or mobile phone number of the recipient for transfers you send and transfer amount for a transfer;
5. If the receiving financial institution or network cannot process the transfer due to their system limitations or policies;
6. If the transfer is blocked or delayed by our fraud detection system or security procedures (see Section 8);
7. Delays caused by other Network Banks or third-party service providers beyond our control.

c. Notice of Failed Transfers

If a transfer fails to complete, we will make reasonable efforts to notify you via email or phone and explain the reason for the failure. We will inform you of steps you may take to resolve the issue or reschedule the transfer.

d. Non-Exhaustive List

The list of examples set out in this paragraph is meant to illustrate circumstances under which we would not be liable for failing to make a transfer and is not intended to list all of the circumstances where we would not be liable.

13. FEES AND CHARGES

a. Service Fee

There is no service fee from us to use the Service. However, fees and charges may apply in certain circumstances as described below.

b. Overdraft Charges

If we process a transfer in accordance with your instructions that overdraws your account with us, we may assess a fee or charge interest for any such overdraft in accordance with the terms of your Deposit Account Agreement.

c. Transfer Limitations

We will not be liable for failure to pay any transfer request unless it is drawn against available funds credited to the designated Pay From Account.

d. Third-Party Charges

You will be responsible for paying any telephone company or utility charges and/or Internet access service fees incurred while using telephone lines and/or Internet access services to connect with the Service. You may also be responsible for fees charged by other Network Banks for receiving transfers.

e. Fee Changes

Fees are subject to change from time to time upon notice to you as may be required by law. We will provide at least 21 days' notice before any fee increase becomes effective, unless an immediate change is necessary for security reasons.

f. Payrailz Fee Schedule

If Payrailz charges any fees for its services, those fees will be disclosed separately. Please review the Payrailz fee schedule if available on their website.

14. USE OF OUR ONLINE BANKING SITE AND/OR MOBILE APP

You agree to access the Service through our website at www.arisefi.org and/or mobile app in compliance with our Internet Banking Service Agreement and Electronic Fund Transfers Disclosure, which is available at www.arisefi.org and incorporated into and made part of these Standard Terms by this reference.

The Service may be accessed through:

- Our website at www.arisefi.org
- Our mobile app for iOS and Android devices
- Third-party devices and platforms (as we may authorize from time to time)

You understand that we may update or change our website and mobile app from time to time, and such updates may require you to modify your device software or browser settings to

maintain compatibility.

15. SECURITY INCIDENT NOTIFICATION

a. Security Commitment

Arise Financial is committed to maintaining the security of your accounts and personal information. In accordance with NCUA regulations (12 CFR § 748) and the Massachusetts Standards for Safeguarding Customer Records and Information (201 CMR 17.00), Arise Financial maintains a comprehensive cybersecurity program.

b. Security Breach Notification

If Arise Financial becomes aware of an unauthorized access to or use of your account that could cause injury or unwarranted inconvenience to you, or in the event of a security incident affecting the Service or Online Banking services, we will notify you in accordance with applicable law.

You will be notified via:

- E-mail to the address on file (primary method)
- Telephone call to the number on file
- Written mail to your address of record
- Notice posted on our website at www.arisefi.org

c. Notification Timeline

Notification will be made without unreasonable delay, but in no case later than:

- 30 calendar days after discovery of the security incident (for breaches of Massachusetts residents' personal information, in accordance with MA 201 CMR 17.04)
- As otherwise required by applicable federal and state law

d. Contents of Notification The

notification will include:

- A description of the incident
- The types of information involved
- Steps you should take to protect yourself
- Arise Financial's response to the incident
- Our contact information for questions

e. Account-Level Protective Actions

If a security incident involves your account specifically, we may take immediate action to protect your account, which may include:

- Temporarily freezing suspicious transactions

- Requiring password changes
- Requiring additional verification or authentication
- Suspending the Service temporarily
- Contacting you directly for verification

We will notify you of any account-level actions taken.

16. SUSPICIOUS ACTIVITY MONITORING AND NOTIFICATION

a. Monitoring Program

Arise Financial monitors all accounts for suspicious or unusual activity as part of our fraud detection and prevention program and in compliance with NCUA regulations and the Bank Secrecy Act.

b. Types of Suspicious Activity

Suspicious activity includes, but is not limited to:

- Multiple failed login attempts
- Transfers to new or unusual payees
- Transfers significantly larger than your normal transaction patterns
- Access from unusual geographic locations or devices
- Rapid succession of transactions
- Repeated transfers to the same recipient in short timeframes
- Transfers that match known fraud patterns
- Account access outside normal hours
- Attempts to change account information or settings

c. Our Response Procedures

If we detect suspicious activity on your account, we will:

1. Temporarily restrict or block the suspicious transaction
2. Contact you via phone or email to verify the transaction
3. Request additional information or authentication
4. Ask you to confirm your identity using security questions or other verification methods
5. Monitor your account for additional suspicious activity

d. Member Notification and Verification

You agree to respond promptly to any contact from Arise Financial regarding suspicious activity. Failure to respond may result in temporary restrictions on your account to protect against fraud.

We may delay or prevent transactions pending your verification that they are authorized. This is done to protect your account and comply with our regulatory obligations.

e. Fraud Prevention Cooperation

You agree to cooperate with Arise Financial and law enforcement in investigating any fraudulent activity on your account. You understand that delays in verification may occur to prevent fraud.

17. ACCESSIBILITY

a. ADA Commitment

Arise Financial is committed to maintaining accessibility of the Service in compliance with the Americans with Disabilities Act (ADA) and Web Content Accessibility Guidelines (WCAG 2.1 Level AA standards).

b. Accessibility Support

If you experience accessibility barriers or require accommodations when using the Service, please contact us at:

- Phone: (800) 562-7328
- Email: info@arisefi.org
- Address: 250 Royall Street, Suite 201W, Canton, MA 02021

We will work with you to provide appropriate accommodations and alternative access methods.

18. CANCELLATION OF THE SERVICE

a. **How to Cancel**

You may cancel your enrollment in the Service with written notice by:

b. Writing to us at the address below; or

c. Sending us an electronic (email-type) message to info@arisefi.org; or

d. Calling us at (800) 562-7328; or

e. Canceling through your online banking session

b. When Cancellation Takes Effect

Cancellation will happen upon receipt of your request. All unclaimed transactions will be cancelled. However, transactions that have already been sent or are in process may not be cancelable.

c. Continued Obligations

Cancellation of the Service does not affect your liability or obligations under these Standard Terms or other agreements for transactions we have processed on your behalf.

d. Contact Information

To cancel: Arise Financial 250 Royall Street, Suite 201W, Canton, MA 02021 Phone: (800) 562-7328 Email: info@arisefi.org

19. RIGHT TO TERMINATE ACCESS

a. Bank's Right to Terminate

We may have the right to terminate at any time your access to this Service, in whole or in part, without prior notice. Your access to the service will be terminated automatically if:

- Your Account(s) is closed; or
- Access to your Account(s) is restricted for any reason; or
- We determine you are in violation of these terms; or
- We detect fraudulent activity or security threats; or
- We believe you are using the Service for unlawful purposes

b. Effect of Termination

Termination will not affect your liability or obligations under these Standard Terms or other agreements, or for transactions we have processed on your behalf.

c. Account Dormancy

For security reasons, if you have not logged on to Internet or Mobile Banking for a period of twelve (12) months, the Credit Union will deactivate your Internet or Mobile Banking service, which will also suspend access to the Service.

To reactivate your account and re-enroll in the Service, you will need to:

1. Re-register for Internet or Mobile Banking
2. Re-enroll in the Service
3. Complete any updated identity verification procedures
4. Re-establish any security settings or MFA

d. Notice of Termination

We will make reasonable efforts to notify you before terminating your service, except where:

- Immediate termination is necessary for security reasons
- You have violated these terms
- Termination is required by law

20. DISCLAIMER OF WARRANTIES

a. Arise Financial's Warranty Regarding Online Banking Services

Arise Financial warrants that its Online Banking services and the Service access platform will be maintained in accordance with current industry security standards and NCUA cybersecurity requirements (12 CFR § 748).

b. PAYRAILZ'S DISCLAIMER OF WARRANTIES

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, PAYRAILZ MAKES NO EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE.

PAYRAILZ EXPRESSLY DISCLAIMS 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.

PAYRAILZ DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED.

THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

c. Separation of Warranties

Payrailz's warranty disclaimers apply only to the Payrailz network and services. Arise Financial's own systems and security measures are not subject to these disclaimers and are warranted in accordance with our security commitments and NCUA requirements.

21. LIMITATION OF LIABILITY

a. PAYRAILZ LIABILITY LIMITATION

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL PAYRAILZ, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK BANKS 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 PAYRAILZ HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

b. CAP ON PAYRAILZ LIABILITY

In those states where the exclusion or limitation of liability for consequential or incidental damages may not apply, any liability of PAYRAILZ, its owners, directors, officers and agents or Network Banks in those states is limited to the greatest extent permitted by law, but shall, in no event, exceed ONE HUNDRED DOLLARS ($100.00).

c. SOLE REMEDY FOR PAYRAILZ SERVICE

If you are dissatisfied with PAYRAILZ'S SERVICE or with the terms of these STANDARD TERMS, your sole and exclusive remedy is to discontinue using the SERVICE.

d. REGULATION E LIABILITY PRESERVATION

Notwithstanding any limitation of liability provision in this agreement, nothing in this agreement shall limit or waive your rights under Regulation E (Electronic Funds Transfer Act). Your liability for unauthorized electronic funds transfers is limited as provided in Section 11, and this limitation cannot be waived.

e. Arise Financial Liability for Its Own Services

Arise Financial (AFCU) is responsible for the security and accuracy of its own services and systems. Arise Financial's liability for failures in its own systems is not limited by the Payrailz liability limitations and is governed by applicable law and regulatory requirements.

22. INDEMNIFICATION

a. Member's Indemnification (Limited to Willful Misconduct)

You acknowledge and agree that you are personally responsible for your conduct while using the Service. Except as otherwise provided in these Standard Terms, and except for matters arising from Arise Financial's negligence or willful misconduct, you agree to indemnify, defend and hold harmless Arise Financial, its owners, directors, officers, agents and Network Banks 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 misuse of the Service
- Any error you make using the Service
- Your violation of these Standard Terms
- Your willful misconduct or fraudulent activity
- Your unauthorized use of the Service or another person's account

b. Arise Financial's Responsibility

Arise Financial accepts responsibility for losses caused by:

- Our negligence in maintaining the security of the Service
- Our failure to comply with Regulation E or other applicable laws

- Our unauthorized disclosure of your information
- Our failure to implement promised security measures

Arise Financial will not seek indemnification from you for losses caused by our own negligence or violations of law.

c. Network Banks and Payrailz

To the extent permitted by law, you also agree to indemnify Payrailz and Network Banks from claims arising out of your willful misuse of the Service. However, you will not indemnify Payrailz or Network Banks for losses caused by their own negligence or violation of law.

23. GOVERNING LAW AND JURISDICTION

a. Applicable Law

These Standard Terms shall be construed and enforced in accordance with the laws of the State of Massachusetts, without regard to its conflict of law principles.

b. Regulatory Compliance

Notwithstanding the choice of law, these Standard Terms and the Service are subject to applicable federal law, including but not limited to:

- Regulation E (Electronic Funds Transfer Act)
- The Gramm-Leach-Bliley Act
- Bank Secrecy Act
- NCUA regulations (12 CFR § 748)
- Massachusetts state law (201 CMR 17.00, 201 CMR 17.04)

c. Jurisdiction

Any legal action or proceeding relating to the Service shall be brought in the state or federal courts located in the Commonwealth of Massachusetts, and you consent to the personal jurisdiction and venue of such courts.

24. MISCELLANEOUS

a. Service Availability

Subject to the terms of these Standard Terms, the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond our or Payrailz's control.

b. Customer Service Hours

Live customer service generally will be available Monday through Friday, excluding US bank holidays, from 8:30 AM to 5:00 PM Eastern Time. You may contact us by:

- Phone: (800) 562-7328

- Email: info@arisefi.org
- Mail: 250 Royall Street, Suite 201W, Canton, MA 02021

c. Payrailz Ownership

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

d. Maintenance and Updates

We will notify you of any scheduled maintenance or system updates that may affect the Service. We will make reasonable efforts to schedule maintenance during off-peak hours and to minimize disruption to the Service.

e. Emergency Procedures

In the event of a security incident or system emergency, we may suspend the Service immediately without advance notice to protect your account and personal information.

25. OTHER AGREEMENTS

In addition to these Standard Terms, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either Service or products which may be accessed via the Service, including, but not limited to:

- Account agreements that apply to your Account(s) with us
- Internet Banking Service Agreement
- Electronic Fund Transfers Disclosure
- Privacy Notice
- All applicable State and Federal laws and regulations

In the event of a conflict between the terms of these Standard Terms and any other applicable account agreements with us, the terms of these Standard Terms will control except as may be otherwise stated herein or as required by law.

If any term of these Standard Terms conflicts with federal or state law, the applicable law shall control.

26. CONTACT INFORMATION

For questions about this Service or these Standard Terms, please contact:

Arise Federal Credit Union Doing Business As: Arise Financial

Phone: or 1-800-562-7328 Email: info@arisefi.org Mailing Address: 250 Royall Street, Suite 201W, Canton, MA 02021 Website: www.arisefi.org

For regulatory inquiries or complaints:

National Credit Union Administration (NCUA) Office of Consumer Protection 703-518-6330 www.mycreditunion.gov

Massachusetts Attorney General Consumer Protection Division 617-727-8400 www.mass.gov/ago

Massachusetts Division of Banks 617-973-8900 www.mass.gov/dob

27. ACKNOWLEDGMENT AND ACCEPTANCE

By using the Service, you acknowledge and agree that:

1. You have read and understand these Standard Terms in their entirety
2. You understand the risks associated with sending money electronically
3. You agree to abide by all terms and conditions outlined herein
4. You understand your rights and responsibilities regarding unauthorized transactions, errors, and fraud
5. You agree to comply with all security requirements, including identity verification and MFA enrollment
6. You understand that Arise Financial's fraud detection and monitoring procedures may restrict or block transactions
7. You understand that this Service is intended for personal use only and not for business or commercial transactions
8. You authorize Arise Financial to share information as necessary to complete transactions and comply with applicable law
9. You understand that your account will be monitored for suspicious activity as part of our fraud prevention program
10. You understand that Payrailz does not offer buyer protection for authorized payments
11. You understand your liability under Regulation E for unauthorized transfers

ARISE FEDERAL CREDIT UNION Doing Business As: Arise Financial

Last Revised: 10/22/26 Effective Date: 10/22/26

Version 2.0 - Comprehensive Compliance Update

For questions about this agreement, please contact: Arise Federal Credit Union (800) 562-7328 info@arisefi.org 250 Royall Street, Suite 201W, Canton, MA 02021 www.arisefi.org