Cornerstone Community Federal Credit Union

Bank. Borrow. Experience Freedom.

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

Effective Date October 27, 2026

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Cornerstone Community Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share, share draft, club, money market, and other deposit accounts, any loan accounts that you have with the Credit Union and that may be accessed through an EFT service. References in this Agreement to your "card" include any digital or tokenized version of your card added to a supported digital wallet. Electronic fund transfers are electronically initiated transfers of money to or from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Because certain EFT services, including but not limited to Online Banking, Mobile Banking, Person-to-Person (P2P), and Account-to-Account (A2A) transfer services, may be enrolled in or accessed without a separate handwritten or electronic signature, your enrollment in, access to, or use of any such EFT service constitutes your acceptance of, and agreement to be bound by, the terms and conditions of this Agreement, whether or not you are prompted to separately acknowledge, accept, or confirm receipt of these terms electronically. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than $15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

Exhibit A Incorporated by Reference. Current transaction limits, frequency limitations, processing deadlines, and cutoff times applicable to the EFT services described in this Agreement are contained in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times, which is incorporated into and made a part of this Agreement. In the event of any conflict between this Agreement and Exhibit A with respect to transaction limits, frequency restrictions, processing deadlines, or cutoff times, Exhibit A shall control.

EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. Visa Check Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of online gambling transactions, unless it is performed through an approved New York state site located in New York state. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, MoneyPass, Cirrus, and ACCEL/Exchange networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your Visa card without a PIN for certain transactions on the Visa and Cirrus networks. However, provisions of this Agreement relating only to Visa debit transactions, such as additional limits on your liability and streamlined error resolution procedures, do not apply to transactions processed through non-Visa networks. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe or insert your card at a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. If you add your card to a digital wallet, a digital version of your card (a "token") is stored on your device and used to make payments in place of your physical card number. If your card has been added to a digital wallet, we may provide updated card information directly to the wallet provider to keep your digital wallet token current when your card is replaced or reissued. Use of a digital wallet is also governed by the terms and privacy policy of the wallet provider, which are separate from this Agreement and not controlled by the Credit Union. Zero liability protection for unauthorized Visa transactions described in the section titled "MEMBER LIABILITY" applies to digital wallet transactions in the same manner as it applies to your physical card.

At the present time, you may also use your card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Access your Line of Credit accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Make contactless ("tap-to-pay") purchases at participating merchant terminals using near field communication (NFC) technology, without swiping, inserting, or entering your card number.
- Add your card to a supported digital wallet (e.g., Apple Pay, Google Pay, Samsung Pay) to make contactless payments using your mobile device or wearable. (Separate disclosure required).
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Visa Check Card transactions may apply:

- Current transaction limits, processing deadlines, and cutoff times applicable to Visa Check Cards are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times.
- Purchase amounts are limited to the amount in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

b. Health Savings Account Debit Card. If you will be using your Visa® debit card to access a Health Savings Account (HSA), portions of this Agreement governed by Regulation E will not apply. A HSA account is defined by the IRS as a trust account, and therefore is not covered under Regulation E. But portions of this Agreement, such as Visa zero liability provisions for unauthorized use for example, do apply. Funds to cover your card purchases will be deducted from your Health Savings Account. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, networks, and such other machines or facilities as the Credit Union may designate.

At the present time, you may also use your card to:

- Obtain balance information for your Health Savings Account.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Make contactless ("tap-to-pay") purchases at participating merchant terminals using near field communication (NFC) technology, without swiping, inserting, or entering your card number.
- Add your card to a supported digital wallet (e.g., Apple Pay, Google Pay, Samsung Pay) to make contactless payments using your mobile device or wearable. (Separate disclosure required).
- Order goods or services online or by mail or telephone from places that accept Visa.

The following limitations on Health Savings Account Debit Card transactions may apply:

- Current transaction limits, processing deadlines, and cutoff times applicable to Health Savings Account Debit Cards are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times.
- Purchase amounts are limited to the amount in your account.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant

to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. Telephone Banking. You must use your personal identification number (PIN) of your choosing along with your account number to access your accounts. At the present time, you may use Telephone Banking to:

- Withdraw funds via a check payable to the account holder from your share, share draft, Regular Money Market, and Vacation Club accounts.
- Transfer funds from your share, share draft, Regular Money Market, Vacation Club, and Christmas Club accounts.
- Obtain balance information for your share, share draft, loan, IRA, Regular Money Market, Premium Money Market, Vacation Club, Christmas Club, and certificate accounts.
- Get an advance on your personal line of credit.
- Pay your Cornerstone Visa credit card bill.
- Make loan and mortgage payments.
- Estimate the payoff amount for a specific loan
- Determine if a particular item has cleared.

Your accounts can be accessed under Telephone Banking via a touch-tone telephone only. Telephone Banking service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Telephone Banking transactions may apply:

- Current transaction limits, processing deadlines, and cutoff times applicable to Telephone Banking are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times.
- Except as stated in the section titled "TRANSFER LIMITATIONS" and in Exhibit A, there is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

d. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share and/or share draft account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share and/or share draft account.
- See the section titled "TRANSFER LIMITATIONS" for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we require written confirmation, we will inform you of the requirement, and of the address to which you must send it, when you give us oral notice; you may use the address or fax number listed in the section title "MEMBER LIABILITY." If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned. A fee of $30.00applies to each stop payment request.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

e. **Electronic Check Conversion/Electronic Returned Check Fees.** If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

f. **Online Banking.** If Online Banking is activated for your account(s), you will be required to use secure login information to access the account(s). You must setup security questions or use 2 factor authentication as an added level of security. At the present time, you may use Online Banking to:

- Withdraw funds via a check payable to the account holder from your share, share draft, Regular Money Market, and Vacation Club accounts.
- Transfer funds from your share, share draft, Regular Money Market, Vacation Club, and Christmas Club accounts.
- Obtain balance information for your share, share draft, loan, IRA, Regular Money Market, Premium Money Market, Vacation Club, Christmas Club, and certificate accounts.
- Make loan and credit card payments from your share, share draft, Regular Money Market, and Vacation Club accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share and share draft accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Receive statements and notices electronically.

Your accounts can be accessed under Online Banking via personal computer. Online Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Online Banking transactions may apply:

- Current transaction limits, processing deadlines, and cutoff times applicable to Online Banking are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times.
- Except as stated in the section titled “TRANSFER LIMITATIONS” and in Exhibit A, there is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- No transfer or withdrawal may exceed the available funds in your account.

g. **Mobile Banking.** If Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Mobile Banking to:

- Obtain balance information for your share, share draft, loan, IRA, Regular Money Market, Premium Money Market, Vacation Club, Christmas Club, and certificate accounts.
- Make loan and credit card payments from your share, share draft, Regular Money Market, and Vacation Club accounts.
- Deposit checks remotely using SnapDeposit. (Separate disclosure required).
- Person-to-Person payments using PayPal. (Separate disclosure required).
- Account-to-Account (A2A) transfers between your Cornerstone Community Federal Credit Union accounts and accounts you own at other financial institutions. (Separate disclosure required).
- Determine if a particular item has cleared. Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under Mobile Banking via mobile device or other approved access device(s). Mobile Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Mobile Banking transactions may apply:

- Current transaction limits, processing deadlines, and cutoff times applicable to Mobile Banking transactions are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times. Except as stated in the section titled “TRANSFER LIMITATIONS” and in Exhibit A, there is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.

h. **Online Bill Pay.** You must be approved for Online Banking and have a checking account opened with you as the primary owner in order to access Online Bill Pay and you must also accept the separate Bill Pay disclosure agreement. If approved, we will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your share draft account for bill payment transfer by the cutoff time stated in Exhibit A on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. We cannot guarantee the time that any payment will be credited to your account by the vendor.

At the present time, you may use Online Bill Pay to:
- Pay bills.
- Receive bills electronically.

The following limitations on Online Bill Pay transactions may apply:
- Current transaction limits, processing deadlines, and cutoff times applicable to Online Bill Pay are set forth in Exhibit A - Schedule of Electronic Fund Transfer Limits and Cutoff Times.

i. **Person-to-Person (P2P) and Account-to-Account (A2A) Transfers.** If you are eligible, you may use P2P and A2A transfer services through Online Banking or Mobile Banking. P2P transfers send funds from your account to another person. A2A transfers move funds between your account with us and an account you own at another financial institution. These services are also governed by a separate disclosure, which you must accept before using them. If there is a conflict between that disclosure and this Agreement regarding your rights under Regulation E, this Agreement controls. With respect to transfer limits, processing deadlines, and cutoff times, Exhibit A controls. Current transfer limits, processing deadlines, and cutoff times are set forth in Exhibit A. Transfers requested before the applicable cutoff time on a Business Day are treated as received that Business Day. Transfers requested on a day that is not a Business Day, or after the cutoff time, are treated as received on the next Business Day. You are responsible for providing accurate recipient and account information. Nothing in this paragraph limits any rights you have under Regulation E. Your rights concerning unauthorized transfers and errors are described in the sections of this Agreement titled "Member Liability" and "Billing Errors."

TRANSFER LIMITATIONS — For all share, club, and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee (as stated in the Schedule of Fees and Charges) or be closed. Current dollar and frequency limits and applicable cutoff times for specific EFT services, including but not limited to P2P and A2A transfers, are set forth in Exhibit A- Schedule of Electronic Fund Transfer Limits and Cutoff Times, which is incorporated into and made a part of this Agreement.

CONDITIONS OF EFT SERVICES —

a. **Ownership of Cards.** Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. **Honoring the Card.** Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. **Foreign Transactions.**

Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or

U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately. If your card has been added to a digital wallet, you are responsible for securing the mobile device or wearable on which it is stored, including any device passcode, biometric authentication, or wallet PIN. You agree to promptly remove your card from a digital wallet, or notify us, if your device is lost, stolen, or otherwise compromised.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint
account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

FEES AND CHARGES — We assess certain fees and charges for EFT services. Our current fees and charges are set forth in the Schedule of Fees and Charges, which has been provided to you and incorporated into this Agreement. From time to time, the fees and charges may be changed, and we will notify you in advance as required by applicable law (including at least twenty-one (21) days' advance written notice of an increase in fees, and increase in your liability, a reduction in the types of available transfers, or stricter limits on the frequency or dollar amount of transfers, unless an immediate chang is necessary to maintain the security of an account or the EFT system.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

We do not charge for contactless ("tap-to-pay") or digital wallet transactions at the present time.

a. Visa Check Card Fees.

i. We do not charge for any POS transactions at the present time.
ii. Replacement card fee of $10.00 per card.
iii. Charge back denial fee of $25.00.
iv. There will be an allowance of six (6) ATM withdrawals and/or money app transactions per month before a fee of $2.00 per transaction is assessed. Excluded are any ATM machines owned by Cornerstone CFCU which are totally free for our ATM cardholders' usage. Any fees assessed the account will be charged to your share draft account. If the funds are unavailable, we will then automatically charge any remaining accounts you have on deposit.

b. Online Bill Pay Fees.

i. We do not charge for any payments and/or transfer transactions at the present time. Research fee for bill payment items is $20.00 per item. This fee will not be charged for any investigation of error that you report under the section titled "BILLING ERRORS."

c. Christmas Club Account Fees.

i. A transfer out of or a check withdrawal from a Christmas Club account will be charged an early withdrawal fee of $5 per transaction.

MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. This includes situations where a mobile device or wearable on which your card has been added to a digital wallet is lost, stolen, or accessed by someone without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If a transaction was made with your card or card number without your permission and was a Visa transaction, you will have no liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than $50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days 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, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

716.434.2290 or 800.488.6481

or write to:

Cornerstone Community Federal Credit Union
P.O. Box 830
Lockport, NY 14095
Fax: 716.434.8297

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any debit card transactions, HSA debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 716.434.2290 or 800.488.6481. This does not apply to transactions occurring outside the United States.

ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

BUSINESS DAYS — Our business days are Monday through Friday, excluding federal holidays and Christmas Eve.

CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is insufficient available balance in your account to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If your digital wallet provider's system is not working properly and you knew or should have known about the problem when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. If you have consented to receive electronic disclosures, we may deliver notices and disclosures under this Agreement electronically in accordance with applicable law, including the federal E-SIGN Act. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door. Note that activity within an ATM is recorded by a surveillance camera.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.
- Please direct any comments or complaints regarding ATM security to the Credit Union or the New York State Department of Financial Services at (800) 342-3736.

BILLING ERRORS — In case of errors or questions about electronic fund transfers from your accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address 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. Call us at:

716.434.2290
800.488.6481

or write to:

Cornerstone Community Federal Credit Union
P.O. Box 830
Lockport, NY 14095
Fax: 716.434.8297

- Tell us your name and account number.
- Describe the electronic 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.
- 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 ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)** business days 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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of New York, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

ENFORCEMENT — Subject to the limits on your liability described in the section titled “MEMBER LIABILITY” and to applicable law, you are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

Cornerstone Community Federal Credit Union
Bank. Borrow. Experience Freedom.

EXHIBIT A

SCHEDULE OF ELECTRONIC FUND TRANSFER LIMITS AND CUTOFF TIMES

Effective Date: October 27, 2026

This Schedule is incorporated into and made part of the Credit Union's Electronic Fund Transfers Agreement and Disclosure (the "Agreement"). Capitalized terms not defined in this Schedule have the meanings stated in the Agreement. The limits below are subject to available funds, account eligibility, system availability, and applicable security controls. The Credit Union may change these limits and cutoff times upon notice when required by applicable law.

1. VISA Check Card (Debit Card) and ATM Limits

Transaction Type	Dollar Limit	Frequency Limit / Additional Restriction
Visa debit card purchases	$3,508 per day	Up to 20 purchase transactions per day
Card-not-present transactions	$2,508 per day	Included within applicable card controls
ATM cash withdrawals	$508 per day	Combined ATM withdrawals and PIN-based POS transactions: up to 6 per day
Offline point-of-sale transactions	$413 offline limit	Per Day
Offline ATM transactions	$213 offline limit	Per Day

2. Health Savings Account Debit Card Limits

Transaction Type	Dollar Limit	Additional Restriction
HSA debit card purchases	$2,505 per day	Eligible HSA transactions only
HSA card-not-present transactions	$1,505 per day	Eligible HSA transactions only
HSA offline transactions	$403 offline limit	Per Day (Eligible HSA transactions only)

3. Internal Online, Mobile, and Telephone Banking Withdrawal & Transfer Limits

Service	Dollar Limit	Scope
Online Banking	$15,000 per day	Per individual account
Mobile Banking	$15,000 per day	Per individual account
Telephone Banking	$15,000 per day	Per individual account

4. Person-to-Person (P2P) Transfer Limits

4.1 New Members*

Limit Type	Amount
Minimum transfer	$5.00
Maximum per transfer	$250
Daily aggregate	$500
Weekly aggregate	$500
Monthly aggregate	$1,000

4.2 Existing Members

Limit Type	Amount
Minimum transfer	$5.00
Maximum per transfer	$1,500
Daily aggregate	$1,500
Weekly aggregate	$3,000
Monthly aggregate	$5,000

5. External Account-to-Account (A2A) Transfer Limits

5.1 New Members*

Limit Type	Inbound	Outbound
Minimum per transfer	$0.01	$0.01
Maximum per transfer	$1,000	$500
Daily aggregate	$1,000	$500
Weekly aggregate	$2,500	$2,500
Monthly aggregate	$5,000	$5,000

5.2 Existing Members

Limit Type	Inbound	Outbound
Minimum per transfer	$0.01	$0.01
Maximum per transfer	$7,500	$7,500
Daily aggregate	$7,500	$7,500
Weekly aggregate	$7,500	$7,500
Monthly aggregate	$25,000	$25,000

6. Online Bill Pay Limits

Limit Type	New Member*	Existing Member
Minimum payment	$0.01	$0.01
Maximum per payment	$3,500	$10,000
Daily aggregate	$5,000	$10,000
Weekly aggregate	$10,000	$20,000
Monthly aggregate	$15,000	$25,000

7. Cutoff Times and Processing Deadlines

All times are Eastern Time. Requests received on a day that is not a Business Day, or after the applicable cutoff time, will be treated as received on the next Business Day unless the service displays a different delivery date or processing status.

Service / Transaction	Cutoff Time	After Cutoff / Processing Information
Online Bill Pay	4:00 p.m. ET	Electronic payments already in process generally cannot be modified or canceled, except as provided in the stop-payment right for preauthorized recurring transfers described in the Agreement. A check payment may be eligible for a stop payment under standard procedures. **
P2P standard next-day ACH	4:00 p.m. ET	Treated as received on the next Business Day.
P2P real-time debit card payment	4:00 p.m. ET	Treated as received on the next Business Day.
A2A inbound transfer	4:00 p.m. ET	Treated as received on the next Business Day.
A2A outbound transfer	4:00 p.m. ET	Treated as received on the next Business Day.
Online Banking internal transfer	N/A	Immediate
Mobile Banking internal transfer	N/A	Immediate
Telephone Banking internal transfer	N/A	Immediate
SnapDeposit / mobile deposit	See separate SnapDeposit disclosure	Governed by the separate disclosure and funds-availability terms.
Domestic wire transfer	4:00 p.m. ET	Sent same Business Day if received before cutoff.
International wire transfer	3:00 p.m. ET	Sent same Business Day if received before cutoff.
***Preauthorized recurring electronic payments are subject to separate stop payment requirements. Requests to stop payment must be received at least three business days before the scheduled transfer date.*		

8. General Conditions

- All limits are subject to sufficient available funds and applicable holds, fees, account restrictions, fraud controls, and service eligibility requirements.
- The Credit Union may decline, delay, restrict, or require additional verification for a transaction when reasonably necessary to protect the member or the Credit Union, comply with law, or manage fraud or operational risk.
- Scheduling a transaction before a cutoff time does not guarantee same-day receipt by the payee or receiving financial institution.
- If the service displays a lower limit, different delivery date, or different cutoff time for a transaction, the information displayed in the service controls to the extent permitted by applicable law and subject to any advance notice that applicable law requires for a stricter limit.
- Business ACH origination and other commercial treasury-management services are not covered by this consumer Schedule and are governed by separate business agreements, limits, and processing deadlines.
- * New Member. For purposes of this Schedule, a "New Member" is a member whose membership account has been open for ninety (90) calendar days or less. After the first ninety (90) calendar days, higher transaction limits may become available to members in good standing. The Credit Union reserves the right to maintain, reduce, increase, or otherwise modify transaction limits based on account history, suspicious activity monitoring, fraud prevention measures, account status, or other risk-management factors, subject in each case to any advance notice required by applicable law.