

## **Additional Disclosures Applicable to Credit Human mobile banking**

By accepting this Agreement and by using SendMoney, you agree to all the terms, conditions and notices contained in this Agreement and the End-User Agreement applicable to the Credit Human mobile banking app. By accepting this Agreement you agree to the terms and condition of the End-User Agreement applicable to the use of the Credit Human mobile banking app. Please read this Agreement and the End-User Agreement carefully before accepting. By accepting and using SendMoney you agree to abide by the PayPal User Agreement and agree Credit Human is not responsible for any issues arising with your account due to the use of PayPal or SendMoney.

### **Mobile Transfers and Payments Made Through PayPal**

Credit Human provides you the ability to initiate payments or transfers from your checking account using the Credit Human mobile banking app, through PayPal to a third party during a mobile banking session (SendMoney Services). By agreeing to use SendMoney, you are able to send money via mobile banking to others using a cell phone number or email address through the PayPal network.

### **Initiating a Payment**

When a SendMoney payment/transfer transaction is initiated, the funds are immediately withdrawn from your account for transfer and credit to PayPal in order to provide the funds to the directed recipient. You agree that such requests constitute your authorization for Credit Human and PayPal to make the payment/transfer. Once you have provided your authorization for the payment/transfer you may not be able to cancel the electronic transfer/payment that has been claimed by the recipient. Credit Human or PayPal may, at our sole discretion, decline to effect any funds payment/transfer that we believe may violate applicable law or Credit Union policies or procedures.

Sending a SendMoney payment/transfer does not require having a PayPal account; however, the payment/transfer recipient must have an active PayPal account or open a PayPal account within thirty (30) days of the payment/transfer initiation.

### **Refused and Refunded Transactions**

When you send money, the recipient is not required to accept it. You agree that you will not hold PayPal or Credit Human liable for any damages resulting from a recipient's decision not to accept a payment/transfer made through this service. We will return any unclaimed, refunded or denied payment/transfer to your account within forty-five (45) days of the date you initiate said payment/transfer. If a payment/transfer is unclaimed, denied or refunded for any reason, we will return the money to your account.

### **Your personal data**

At the request of PayPal, to verify or confirm your identity, Credit Human may share your personal data with PayPal to process your transaction. This data may include your name, Social Security Number, mailing address, email or cell phone number.

### **Transaction History**

You may view your transaction history by logging in to online or mobile banking to look at your account history. Your history is also available on the periodic statements we provide you.

### **Eligibility**

To be eligible for the SendMoney, you must 1) be a member in good standing as established by Credit Human, and 2) have a qualified account for any payment/transfer processed through SendMoney. The service may be revoked at any time by Credit Human without any further notification and any transfers scheduled may be cancelled at any time in the event of misuse, fraud, abuse and/or any other violations of regulations as described in this disclosure.

- Qualified Account required to use SendMoney: Credit Human Share Draft or Money Market

Credit Human reserves the right to refuse to complete any transfer or payment/transfer. Credit Human also reserves the right to screen SendMoney payment/transfer recipients and reject or cancel the payment/transfer as mandated by Federal or other law. Credit Human may discontinue offering this service at any time without any prior notification. Users of SendMoney accept that they are also subject to PayPal guidelines and restrictions.

### **Fees Associated With SendMoney**

No fees are currently applied to members using SendMoney via mobile banking. You are responsible for any additional fees incurred by using SendMoney. These fees include, but are not limited to, Non-Sufficient Funds, Courtesy Pay, Overdraft Transfer and other fees that may be applicable. Fees may be added or adjusted at any time at the sole discretion of Credit Human. For a full listing of fees please visit [CreditHuman.com](http://CreditHuman.com).

PayPal may charge fees to the recipient of the payment as described in the recipient's agreement with PayPal. Users are responsible for current or future fees assessed by PayPal as described in the PayPal User Agreement.

### **Limitations on Frequency and Dollar Amount of SendMoney Transactions**

Limits may be imposed on the amount of money you can send through SendMoney. SendMoney payments/transfers may be scheduled at any time not to exceed the dollar limits as set by Credit Human. Multiple transactions may be completed daily not to exceed the dollar limits as set by Credit Human may at its sole discretion adjust account limits without prior notice.

- Dollar limit for SendMoney: \$500 Aggregate Daily Limit
- Number of daily transactions allowed: No Limit

## **Security**

You are responsible for obtaining, installing and operating all software, hardware and other equipment necessary for you to use SendMoney. This responsibility includes utilizing up-to-date web browsers, anti-virus, anti-spyware and internet security software, mobile phone software and the most current Credit Human mobile banking app. You are responsible for obtaining internet services via an internet services provider. You are responsible for any fees imposed by the internet services provider and any fees for additional services provided by the service provider.

You are responsible for protecting and keeping your account number, PIN, User ID, password or any other means of accessing your account confidential. The loss or theft of unauthorized use of this information could cause the loss of some or all of the money in your account, plus any amount available in any overdraft source. If you disclose your account number, PIN, User ID, password or any other means of accessing your account to any other person or entity, you assume all risks and losses associated with the disclosure of the information.

If you believe someone may attempt to use or has used SendMoney without your permission, or any unauthorized use or security breach has occurred, you agree to notify Credit Human promptly at 800-688-7228. Regular business hours are Monday-Friday 7 a.m. to 7 p.m. CT.

## **Limitation of Warranty and Liability**

You understand that Credit Human does not make any warranties as to PayPal, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose. Credit Human is not responsible for any loss, injury or damages, whether direct, indirect, special or consequential, caused by your use of PayPal via mobile banking.

By accepting this Agreement and by using SendMoney, you agree to all the terms, conditions and notices contained therein and accept responsibility for your use of SendMoney. Please read this Agreement carefully before accepting. We may amend these terms, and modify or cancel SendMoney, from time to time without notice, except as may be required by law. Any deposit account accessed through this service is also subject to the Account Disclosures and Regulations contained within the "About Your Accounts" Disclosure ("Disclosure"). You should review the Disclosure carefully, as it may include transaction limitations and fees which might apply to your use of SendMoney.