Digital Banking Access Agreement

Effective Date: July 2026

About This Agreement
This Online & Mobile Banking Access Agreement ("Agreement") explains the rights, responsibilities, and rules that apply when you use Generations Federal Credit Union's online and mobile banking services ("Digital Banking"). Digital Banking allows you to view accounts, transfer funds, make payments, deposit checks, manage security settings, and use enhanced authentication tools such as Push Authentication and One-Time Passcodes (OTP).

When you enroll in or use Digital Banking, you agree to the terms in all of the following: (a) this Agreement; (b) your Membership & Account Agreement; (c) Secure Online Transactions — OTP Terms & Disclosures; (d) our Member Information Privacy Notice; and (e) any other service-specific disclosures (for example, Bill Pay or Mobile Deposit Agreements).

If any term conflicts, the rule most protective of you under applicable law will apply.

Definitions
Digital Banking: Our online (browser) and mobile application platforms (Service) that let you access your accounts securely through a computer, smartphone, or tablet.

Member/You/Your: A person enrolled in Digital Banking.

We/Us/Our/Credit Union: Generations Community Federal Credit Union (GFCU).

Credentials: Your username, password, security questions, biometric credentials, and any other method used to verify your identity.

Device: A phone, tablet, computer, or other equipment you use to access Digital Banking.

Push Authentication: A secure login method that sends a prompt to your registered mobile device asking you to approve or deny a login attempt.

One-Time Passcode (OTP): A short code sent for certain online card transactions or authentication steps. The OTP Terms & Disclosures govern how OTP works.

Business Day: Monday–Friday, except federal holidays.

Digital Banking Access Agreement

Effective Date: July 2026

Accepting the Agreement
By accepting this Agreement or by using or allowing others to use the service or its features, you confirm that you have read and agree to its terms. The Credit Union may amend this Agreement at its sole discretion at any time and when required by law will notify you by email, mail, or a website update.

Your continued use of the Digital Banking services after a change takes effect means you accept the change.

Other Agreements
In addition to this agreement, in connection with your use of the services, you may be subject to other required account agreements, guidelines, rules, schedules, disclosures, disclaimers and other terms that we may post in Digital Banking or otherwise provide or make available to you.

Eligibility & Enrollment Requirements
To use Digital Banking, you must: (1) be a Generations Federal Credit Union member in good standing; (2) provide accurate contact information, including a valid mobile phone number and email address; (3) maintain a Device capable of running current versions of supported browsers and apps; and (4) keep your Device updated with recommended security patches.

You are solely responsible for the purchase and maintenance of your Device and internet/data services.

Qualifying Accounts
We will tell you which types of accounts qualify for Digital Banking service. You must be a named owner/obligor on the account in our records for it to qualify. Any account requiring more than one signature for withdrawal, draw or transfer of funds does not qualify. You agree to provide us with any authority we require before we permit access to any qualifying account.

Digital Banking Access Agreement

Effective Date: July 2026

Contacts Information
With permission, our app may be allowed access to your contacts information in your mobile device to provide the use of features such as Zelle® payments. We only disclose the information as needed to enable the feature(s) and comply with federal, state, and local laws or other applicable legal requirements.

How to Use Our Digital Banking Service:
Please refer to the online help and instructions on how to use our Online Banking service. These instructions are part of this agreement.

Your Security Responsibilities
Protecting your accounts is a shared responsibility between you and the Credit Union. Your role is extremely important in the prevention of any wrongful use of your accounts. You agree to keep your Credentials (Login, Passwords, and Security Access Codes) that you use to gain access to your accounts via Digital Banking private and confidential.

Neither Generations Federal Credit Union, nor any company affiliated with the credit union will contact you via email, or phone requesting your Digital Banking credentials or security access codes.

If you are contacted by anyone requesting this information, please contact us IMMEDIATELY.

For your protection, sign off after every session and close your browser to maintain confidentiality, especially when using shared devices. We recommend you periodically change your password and memorize it. Never write your passwords down.

You are responsible for keeping your digital banking credentials private, enabling security on your device (screen lock, biometrics), updating your device software regularly, monitoring account activity, and reviewing statements monthly.

Notify us immediately if your device or credentials are lost or stolen, or if you believe your account or account information has been compromised.

If you give your credentials to someone else, you authorize every action they take until you notify us, and we have reasonable time to act.

For the Credit Union's complete contact information, refer to the **Credit Union Contact Information** section below**.**

Digital Banking Access Agreement

Effective Date: July 2026

Authentication & Security Verification
We use multiple security layers to verify your identity and protect your accounts. Some features are mandatory; others are optional but strongly recommended.

Alerts & Notifications
Digital Banking allows you to set up optional alerts delivered via push notifications, Voice, or SMS text messages. Alerts may be delayed or may not be delivered depending on your carrier, device settings, or connectivity. Transactional security alerts (including OTP messages) may be sent even if you disable marketing or optional alerts. You are responsible for monitoring account activity regardless of alert delivery.
Your carrier may charge message or data fees.

Security Access Codes
To use our Digital Banking service, you must use the access codes we establish or provide for you. Keep them confidential to prevent unauthorized use or loss to your accounts. Anyone to whom you give your security access codes will have full access to your accounts even if you attempt to limit that person's authority. Additionally, that person will have full access to any other of your accounts which are accessed by those security access codes, even if those accounts are in your name with another person.

Neither our employees nor the employees of our affiliates will contact you via phone or e-mail requesting your access codes.

If you suspect a call is fraudulent, immediately hang up and contact the credit union at the number listed below.

Retail Service Center:
210 229-1128

Push Authentication (Strongly Recommended)
Push Authentication sends a secure prompt to your registered mobile device during login. A notification will ask, "Yes, it's me" or "No, it's not me." If you approve, your login continues. If you deny, we block the attempt and may require additional verification. To use Push Authentication, you must enable notifications and allow the app to register your device. You may enable or disable Push Notifications in settings at any time. Push Authentication helps prevent unauthorized access, even if someone knows your password.

Digital Banking Access Agreement

Effective Date: July 2026

One-Time Passcodes (OTP)
Certain online card-not-present transactions or additional security checks may require OTP authentication. OTP terms—including your responsibilities, data use, delivery methods, and consent—are fully explained in the Secure Online Transactions — One-Time Passcode (OTP) Terms & Disclosures, which form part of this Agreement. You must keep your mobile number current to receive OTP messages.

Additional Security Methods
We may also use device recognition, biometric authentication (Face ID, fingerprint), SMS or voice codes, security questions, risk-based or adaptive authentication tools, and multi-factor authentication as required by law or system design.

We may add or modify authentication tools to comply with regulatory standards.

Individual Agreement for Digital Banking Service
We do not have joint agreements for our Digital Banking service. If you are an individual or sole proprietor, you are the only member under this agreement.

However, any of the accounts which you have access to through our Digital Banking service may be jointly owned with, or joint obligations with others.

Depending on your accounts and eligibility, Digital Banking may allow the following: Viewing balances, Transactions, and Statements; Transfer of funds between eligible accounts; Deposit Checks using Mobile Deposit; Make loan or credit card payments; Managing card controls; Set up account alerts and push notifications; Update Contact Information; Download account history; and Communicate with us via secure messaging.

Device Permissions & Technical Requirements
To provide functionality, the mobile app may request permission to access notifications (required for Push Authentication and alerts), camera (for Mobile Deposit), biometrics (optional login method), and location (fraud detection and security; optional). You may manage Device permissions at any time. Disabling certain permissions may limit features. We do not access or store personal content such as photos, contacts, or files.

Digital Banking Access Agreement

Effective Date: July 2026

Communications Link and Your Equipment
It is your responsibility to obtain and maintain your online communications link to our Digital Banking service to ensure that your use of such communications link is in compliance with applicable requirements, including any requirements of telecommunications companies and authorities. You are responsible for obtaining, installing, maintaining and operating all hardware, software and Internet access services necessary for obtaining our Digital Banking service.

- You must use internet browser software that supports high-level security encryption. We recommend Mozilla Firefox (version 56 and later), Microsoft Internet Explorer (version 11.X or newer with Java plug-in), Google Chrome (version 62 or newer) or Microsoft Edge. The credit union's Digital Banking system will not allow connections from browsers that do not support high level security encryption.
- You will need a standard PC or Mac with at least a 1-GHz processor, 1 GB of RAM, and Microsoft Windows 7/8/10 or Mac OS X.
- In order to use **Generations Federal Credit Union's** Digital Banking service, you need to register and create a Login ID and Password. Digital Banking will guide you through the registration process.

Digital Banking Hours of Availability/Business Days
The Digital Banking service is generally available 24 hours a day, 7 days a week, with minor interruptions due to system maintenance or during scheduled maintenance, unexpected outages, system upgrades, or events outside our control (weather, carrier issues, etc.). The credit union makes no guarantee that the services will be uninterrupted or error-free.

We only process transactions and update information on business days. Transactions may not post immediately depending on timing and system cycles.

Business Days
Our business days are Monday through Friday. Holidays are not business days.

Digital Banking Fees
There is no fee for our Digital Banking Service.

Digital Banking Access Agreement

Effective Date: July 2026

Types of Digital Banking Services
You, or someone you have authorized by providing access to your accounts by giving them the required access code or approval (even if that person exceeds your authority) can instruct us to perform the following transactions:

a. Transfer funds between qualifying accounts
b. Obtain information that we make available about qualifying accounts
c. Obtain other services or perform transactions that we allow

Transfers, Payments & Transaction Rules
When using Digital Banking, you agree to ensure sufficient available funds before requesting transfers. You authorize us to charge your designated account for all transfers initiated by you.

Please review cutoff times (transactions after the cutoff post the next business day). You understand that some transfers process immediately and cannot be canceled and accept any limits we place on transactions for security or regulatory compliance.

- If you instruct us to make a transfer and you do not have sufficient balance in the account from which you are making the transfer (including available credit under any overdraft line), we may refuse to complete the transaction. We may do this even if there are sufficient funds in accounts other than the one you were using to make the transfer.
- If we complete a transfer that you make or authorize and we subsequently learn that you have insufficient funds for the transaction in the account from which the transfer is made, you agree that we may reverse the transaction or offset the shortage with funds from any other account you have with us. In any case, you are fully obligated to us to provide sufficient funds for any transfers you make or authorize.
- If we do not make a transfer, or if we reverse a transfer, because of insufficient funds, we are not required to make any further attempt to process the transfer or to notify you that the transfer has not been completed. You may be liable for a non-sufficient funds fee under the terms governing the account from which you made, or attempted to make, the transfer.

Types of Transfers
There are two ways that you may set up transfers, one time or on a recurring basis.

Digital Banking Access Agreement

Effective Date: July 2026

- One-time transfers may be immediate or can be scheduled with a future Transfer Date.
- Recurring transfers are set with a fixed amount, at regular intervals (every month, bi-weekly, etc.) and with a set length of time **Forever** (continues until it is cancelled), or **Until Date** (an end date is set)

We reserve the right, at all times, to limit the frequency and dollar amount of transactions from your accounts for security reasons.

Internal transfers
Internal transfers are between linked and eligible accounts at the credit union. These transfers may have a limited dollar amount, and/or frequency.

If an Internal Transfer is set as an immediate one-time transfer, your transfer will be processed immediately during your digital banking session, provided that you have sufficient available funds in the designated account. If there are not sufficient funds available for an immediate one-time transfer, your transfer will be rejected during your online banking session, and nothing further will happen. If you have selected a Transfer Date in the future or established a recurring transfer, your transfer will be processed on the selected Transfer Date, if funds are available.

External transfers
External transfers are not final at the time we receive your instructions, but we will begin to process them promptly. You should allow at least 1 business day for us to process transfers.

- Transfers from your GFCU account to your account at another financial institution
- Transfers from your account at another financial institution to your GFCU account
- Payments from another institution to your loans at GFCU. (You cannot request a Principal Payment via an external transfer)

You are responsible for canceling recurring transfers after a loan is paid in full. Recurring transfers are not recommended to make payments to loans with fluctuating payment amounts, such as lines of credit.

Process Scheduling:

External Transfers will only be processed on business days. Generally, External Transfers requested after hours on a business day or on a non-business day will be considered received on the following business day.

When establishing a transfer, External Transfers will display the earliest estimated Transfer Date available. We process one-time and recurring transfers once per business day. Following the debit from your GFCU account, the transfer will take approximately 2-3 business days to complete.

Scheduled or recurring transfers that are set for a nonbusiness day shall be processed on the next business day. All other scheduled or recurring transfers shall be processed on the selected business day.

Eligibility
To be eligible for External Transfers, you must have an active open account at Generations FCU for ninety (90) calendar days or more, be a member in good standing, and be an owner of the account at the other institution.
Businesses are not eligible to use External Transfers.

Account Validation for External Transfers
You authorize us to validate any external account in a manner selected by us, including through the use of micro-deposits and Instant Verification.
With micro-deposits, to verify the external account, two low value deposits are transferred into and debited out of your designated external account. When the micro-deposits are complete, we will ask you to access your external account at the other financial institution to tell us the amount of the two micro-deposits, along with any other additional information reported by your financial institution with these micro-deposits.

With Instant Verification, you can connect to your accounts at the other financial institution using the Instant Verification option securely within digital banking. This process requires the participation of the other financial institution and requires you to log in using the credentials of the other financial institution. If multi-factor is enabled, you will also need to complete that process, as required by the other financial institution.

We may also verify external accounts by requiring you to submit proof of ownership of the external account. If you are unable to provide the required proof of ownership, you will not be permitted to conduct External Transfers using the external account.

Accounts

Digital Banking Access Agreement

Effective Date: July 2026

By using External Transfers, you signify and warrant that the external account is an account held in the United States and that you have the right to authorize and permit us to access your external accounts to process the funds transfers or for any other purpose authorized by this Agreement, and you assure us that by disclosing and authorizing us to use the information, you are not violating any third party rights.
You warrant and declare that the information you are providing to the credit union is true, current, correct and complete.

You hereby authorize and permit the credit union to use the information provided by you to accomplish these purposes, including verifying the content and authenticity of any funds transfer instruction for the purposes of security procedures applicable to external accounts, as fully as you might or could in person.

You understand and agree that your relationship with each financial institution or other providers, other than Generations FCU is separate from your relationship with us and your use of External Transfers. We are not responsible for any acts or omissions of the financial institution or other provider for an external account, including modifications, interruptions, or discontinuance of that account.
You agree that we will not be liable for any costs, fees, losses or damages of any kind incurred as a result of

- our access to the external accounts
- our debit and/or credit or inability to debit and/or credit the external accounts in accordance with your funds transfer instructions
- any inaccuracy, incompleteness or misinformation contained in the information retrieved from the external accounts
- any fees or charges imposed by any other financial institution or provider besides Generations FCU
- any funds transfer limitations set by the financial institution or other providers of the external accounts.

Not all types of accounts are eligible for funds transfer. We reserve the right to decline the use of any external account that we believe may present a risk to us.
We are not responsible for any costs or losses incurred from fund transfers that are not permitted under restrictions by the financial institution or other provider of your external account or those imposed by applicable law.

Each transfer you make on a non-business day, or after our Digital Banking cutoff time on any business day, will be considered made on the following business day.

Information you obtain about your accounts using our Digital Banking service may not reflect transactions that have not yet been posted to your accounts. You should keep that in mind when you perform or attempt to perform any transactions on the basis of such information.

All transfers must be in U.S. Dollars.

Limits on Digital Banking Funds Transfers
Transfers are limited by dollar amount, number, and frequency. The limitation includes a per payment limit, daily limit, and an aggregated total limit for a thirty (30) calendar day period.

The amount of your limit is established at our sole discretion. We may, from time to time for security and risk management reasons, modify the limit, the number, the frequency, and the dollar amount of transfers when using our Digital Banking service.

Bill Pay, and external transfers have separate terms and limits.

Declining Transfers
We may decline any funds transfer request, including requests to submit, change, or cancel a transfer. We do not guarantee that all transfer requests will be processed without interruption.

We also reserve the right to limit or suspend access to our Digital Banking service as we deem necessary for security reasons. We may also limit access from countries other than the United States of America.

If any qualifying accounts are money market deposit accounts or savings deposit accounts, certain types of withdrawals from those accounts, including payments and transfers, are limited to a total of no more than six (6) in any specified period. The specified period for money market deposit accounts is the monthly statement period. The specified period for savings deposit accounts is a calendar month. The kinds of withdrawals covered by this limitation are those made by means of preauthorized or automatic transfers and payments or telephone agreement, order or instruction. A total of only three (3) of these kinds of withdrawals may be made by check, draft, debit card, or similar order payable to third parties.

Stopping or Changing Transfers
If you want to stop or change a transfer you have instructed us to make, you must notify us before we have started processing the transaction. This applies to both one-time transfers, as well as preauthorized recurring transfers.

Digital Banking Access Agreement

Effective Date: July 2026

The recommended way to do this is for you to access the appropriate function in our digital banking service no later than the day before the business day the transfer is scheduled to be made, and either delete or make the change.

You may not cancel or stop an External Transfer that is already in progress.

If you call or write, you must do this in time for us to receive your request, three (3) business days or more before the transfer is scheduled to be made. If you call, we may also require you to put your request in writing on paper and get it to us within 14 days after you call.

If you order us to stop a preauthorized recurring transfer from a consumer account as described above, and we do not do so, we will be liable for your losses or damages.

For the Credit Union's complete contact information, please refer to the Credit Union Contact Information section below.

Our Liability for Failure to Make or Complete Electronic Payments or Transfers from Consumer Accounts

If we do not complete a transfer to or from your consumer account on time, for the correct amount, or from the account specified according to your transfer instructions, and our agreement with you, we will be liable for your losses or damages.

However, there are exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough available funds in the account from which a transfer is to be made.
- If the account has been closed, frozen or is not in good standing, or if we reverse a transfer because of insufficient funds (includes Internal Transfers, External Transfers, and our Bill Pay Services).
- If you provide incomplete or incorrect login information; you answer security questions incorrectly; you do not enter a correct passcode provided to authenticate your identity; your login information is repeatedly entered incorrectly; or you do not properly follow instructions for any applicable computer, internet or credit union instructions for making transfers using our Digital Banking service.
- If the funds in your account are subject to a hold due to uncollected funds, legal process or other restrictions

- If any transfer would go over the credit limit of any account.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
- If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy, of which you are aware.
- If you do not instruct us soon enough for your transfer to be received and credited.
- If the money in the account from which a transfer is to be made is subject to legal process or other claim restricting the transaction.
- If you, or anyone you have given permission to, commits any fraud or violates any law or regulation.
- If any transaction instruction is prohibited by law, regulation, court order, or would be considered illegal activity.
- If circumstances or persons beyond our control prevent, delay, intercept, or alter the transaction, despite reasonable precautions that we have taken.
- If a payee mishandles or delays a payment sent through Bill Pay.

There may be other exceptions, and we may establish other exceptions, in addition to those mentioned above.

Provided that no other exceptions are established, if we cause an incorrect amount of funds to be removed from your account, or cause the funds to be sent from your account to a person or entity that did not match your transfer or payment instructions, we will be responsible for returning the misdirected funds to your account and direct any prior bill payment or transfer to the correct recipient.

THE FOREGOING STATES OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. WE ARE NOT LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY), ARISING FROM THE INSTALLATION, DOWNLOAD, USE, OR MAINTENANCE OF ANY INTERNET SERVICE, EQUIPMENT, TELEPHONE, COMPUTER, SOFTWARE, SERVICES, OR OTHER DEVICE. WE ARE ALSO NOT RESPONSIBLE FOR DAMAGE TO YOUR EQUIPMENT, WIRELESS DEVICE, COMPUTER, SOFTWARE, MODEM,

TELEPHONE, OR OTHER PROPERTY RESULTING FROM YOUR USE OF THE SERVICE. THIS INCLUDES LOSS, DAMAGE, OR INJURY CAUSED BY INTERRUPTIONS IN ELECTRICAL POWER OR TELEPHONE SERVICE, DISCONNECTION BY YOUR TELEPHONE COMPANY, LINE QUALITY DEFICIENCIES, OR DEFECTS OR MALFUNCTIONS IN YOUR COMPUTER, DEVICE, MODEM, OR TELEPHONE SERVICE.

Mobile Deposits

Mobile Deposits are available based on account eligibility.

A. Remote Deposit Services The remote deposit capture services ("Smart Deposit" or "Services") are designed to allow you to make deposits to your checking, money market checking or savings accounts from your camera-enabled mobile device capable of capturing check images and information and electronically delivering the items and associated deposit information to the Credit Union or the Credit Union's designated processor. The device must capture an image of the front and back of each check to be deposited in accordance with the Procedures; must read and capture the magnetic ink character recognition ("MICR") line on each check; and must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment. The Credit Union offers the benefits and convenience of the Services to you free. The Credit Union reserves the right to charge fees for the Services in the future.

B. Eligible Items. You agree to scan and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). You agree that the image of the check transmitted to the Credit Union (each such check a "Check" and, if more than one, "Checks") shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code as adopted in Texas (such scanned Check image transmitted to the Credit Union for credit to your account, a "Remote Item"). You agree that you will not use the Services to scan and deposit checks or items that: (a) are payable to any person or entity other than you; (b) are drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder; (c) contain obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn; (d) were previously converted to a substitute check as defined in Reg. CC without the Credit Union's prior written consent; (e) were previously converted to an image replacement document as defined in Reg. CC without the Credit Union's prior written consent; (f) are drawn on a financial institution located outside the United States; (g) are remotely created checks, as defined in Reg. CC; (h) are not payable in United States currency; (i) are dated more than six (6) months prior to the date of deposit; (j) are prohibited by the Credit Union's current procedures relating to the Services (the "Policy and Procedures"); (k) are in violation of any federal or state law, rule, or regulation; or (l) are otherwise not acceptable under the terms of your Credit Union account.

C. Image Quality. The image of an item transmitted to the Credit Union using the Services must be legible and contain images of the front and back of the Check. The image quality of the items must comply with the requirements established from time to time by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. These requirements include, but are not limited to, ensuring the following information can clearly be read and understood by sight review of the Check image: the amount of the Check (both written and numeric); the payee; the signature of the drawer (maker); the date; the Check number; the information identifying the drawer and the paying financial institution that is preprinted on the Check including the MICR line; and all other information placed on the Check prior to the time an image of the Check is captured (such as any required identification written on the front of the Check and any endorsements applied to the back of the Check).

D. Endorsements and Procedures. You agree to restrictively endorse any item transmitted through the Services as "FOR MOBILE DEPOSIT ONLY, GFCU Account #_____" or as otherwise instructed by the Credit Union. You agree to follow any and all other procedures and instructions for use of the Services as the Credit Union may establish from time to time. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility. For a check payable to you and any joint owner(s) of your Credit Union account, the check must be endorsed by all such payees, and you may only use Smart Deposit to deposit such check into a Credit Union account jointly owned by all such payees. If the check is payable to you or your joint owner, either of you can endorse it. If the check is made payable to you and any non-joint owner, you may not deposit the check into your Credit Union account using the Services.

E. Receipt of Items. We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive confirmation from the Credit Union that we have received the image. Receipt of such confirmation does not mean the transmission was error free or complete. Following receipt of such confirmation, the Credit Union will process the image by preparing a "substitute check" or clearing the item as an image.

F. Availability of Funds. You agree that items transmitted through the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using the Services will be available after the Credit Union receives final payment for the funds submitted. The Credit Union may, but is not required to, make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and other such factors as the Credit Union, in its sole discretion, deems relevant.

G. Disposal of Transmitted Items. After you receive confirmation that we have received an image, you must securely store the original Check for 14 days after transmission to us and make the original Check accessible to us at our request. Upon our request from time to time, you will deliver to us within two Business Days, at your expense, the requested original Check in your possession. If not provided in a timely manner, such amount will be reversed from your account. Promptly after the 14-day retention period expires, you must destroy the original Check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of the original Check, the image will be the sole evidence of the original Check. You agree that you will never re-present the original Check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid. For purposes of this Agreement, a "Business Day" means any weekday, excluding any federal banking holiday observed by the Federal Reserve.

H. Returned Deposits. Any credit to your account for Checks deposited using Smart Deposit is provisional. If original Checks deposited through Smart Deposit are dishonored, rejected or otherwise returned unpaid by the drawee Credit Union, or are rejected or returned by a clearing agent or collecting Credit Union, for any reason, including, but not limited to, issues relating to the quality of the image, you agree that an original Check will not be returned to you, but that we may charge back the amount of the original Check and provide you with an image of the original Check, a paper reproduction of the original Check or a substitute check. You will reimburse us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. Without our approval, you shall not attempt to deposit or otherwise negotiate an original check if it has been charged back to you.

I. Smart Deposit Security. You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits.

If you learn of any loss or theft of original checks, you must notify us immediately by telephone at:

210-230-9381
and with written notice at:
GENERATIONS FEDERAL Credit Union
Attn: Deposit Operations.
P.O. Box 791870, San Antonio, TX 78279-1870

You will ensure the safety and integrity of original Checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Agreement.

J. Deposit Limits. We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time. Unless otherwise specified by the Credit Union, changes to such limits shall be effective immediately upon notice to you via email, the Credit Union's website, or via the Digital Banking application.

K. Contingency Plan. In the event you are unable to capture, balance, process, produce or transmit a file to the Credit Union, or otherwise comply with the terms or the Policy and Procedures for any reason, including but not limited to, communications, equipment or software outages, interruptions or failures, you will transport or mail the originals of all checks to the closest Credit Union location. The deposit of original checks at an office of the Credit Union shall be governed by the terms and conditions of the Deposit Account Agreement and not by the terms of this Agreement.

L. Errors. You agree to notify the Credit Union of any suspected errors regarding items deposited through the Services right away, and in no event later than thirty (30) days after the applicable Credit Union account statement is sent. Unless you notify the Credit Union within thirty (30) days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against the Credit Union for such alleged error.

Secure Messaging
Sending a secure message through the Messages option within Digital Banking is a way to communicate with our Digital Banking department. You may submit a question or request
assistance for your accounts via secure messaging. For example, you may ask account specific questions. You recognize that we may take a reasonable amount of time to act on any electronic message we receive from you.
Responses sent through Secure Messaging are provided on a best-efforts basis. Although we believe the information is reliable, we cannot guarantee its accuracy, completeness, availability, or timeliness. You are responsible for any decisions you make based on information provided through Secure Messaging.

- We will only respond to electronic messages through the Messages service available within our Digital Banking service.
- We recommend that secure messaging is used when asking specific account-related questions regarding your accounts.

Certain alerts and communications are sent via email to the email address we have on file.
If you change your email address, you must notify us in writing, in person, by telephone or via the credit union's Digital Banking Service.

Your Liability for Authorized Transactions
You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you have given someone your access codes and want to terminate that person's authority, you must notify us that transactions by such a

person are no longer authorized. We may have to change your access codes or take additional steps to prevent further access by such person.

Notify us IMMEDIATELY for Unauthorized Transactions

Tell us AT ONCE if you believe your access codes have been lost, stolen or otherwise compromised or used without your authorization. Quickly telephoning us is the best way of reducing your possible losses.

You could lose all the money in your account (plus your maximum overdraft line of credit). You may call or write:

Retail Service Center
210-229-1128
Mailing Address:
Generations Federal Credit Union
P.O. Box 791870 San Antonio, TX 78279-1870

If we provide you with another electronic means of notifying us for this specific purpose, you may use that means. However, DO NOT use a general email service or other electronic means that we have not specifically authorized for this purpose.

Your Liability for Unauthorized Transactions from Consumer Accounts

This section applies only to transactions from consumer accounts.

If you tell us within 2 business days after you learn of the loss or theft of your access codes involving your consumer account, you can lose no more than $50.00 if someone used them without your authority. If you delay and do not notify us within the 2 business days, and we can prove that we could have stopped someone from using them without your authority, if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers covered by this agreement that you did not make or authorize, tell us at once. If you do not tell us within the 60 days, after the statement was mailed to you, you may not get any money lost after the 60 days.

If a good reason, such as a long trip or hospitalization kept you from telling us, we will extend the time periods.

Contact us immediately if you suspect unauthorized activity.

Digital Banking Access Agreement

Effective Date: July 2026

Retail Service Center
210-229-1128
Refer to the Credit Union Contact Information section below for additional contact information.

Our Liability
We will make reasonable efforts to ensure Digital Banking works as intended. However, we are not responsible for device malfunctions, internet or wireless carrier issues, delays caused by service providers, or circumstances beyond our control. We are responsible for correcting errors within our control and handling disputes under applicable law.

Statements
Your statements will specify all transactions made on your accounts in a month, including those made through Digital Banking. You will receive a statement monthly, unless there are no transactions made in a specified month, regardless, a statement will be made available at least quarterly. The statements will display the amount of the transfer, the date that the transfer was credited or debited to your account, the type of transfer, the account(s) accessed by the transfer.

You agree to review each statement promptly to confirm that you authorized all transactions. If you do not report an alleged unauthorized transaction promptly, future alleged unauthorized transactions will be treated as authorized. We may provide or make statement information available to you electronically or through other methods.

Please notify us promptly if your address changes or if you identify any errors or unauthorized transactions on a statement or in any statement information.

Once you enroll in Digital Banking, (eligibility for Digital Banking required) you may enable eStatements by reviewing and accepting the e-Statement Agreement and Disclosure. To view or download eStatements in PDF format, you must have Adobe Acrobat installed. To our knowledge, there is no cost to download this software or app. If you do not already have Adobe Acrobat, you may download it to your preferred device or computer. To print statements, you must have a printer connected to your device or computer.

Digital Banking Access Agreement

Effective Date: July 2026

NOTIFY US IMMEDIATELY if you believe your statement is incorrect or you need more information about a transfer covered by this agreement and is listed on your statement. We must receive your notice no later than 60 days after we sent the FIRST statement on which the problem or error appeared

• Tell us your name and account number (if any).

• Describe the error or transfer you are unsure about and explain as clearly as possible why you believe it is an error and why you need more information.

• Tell us the dollar amount of the suspected error.

Error Resolution Process
If you notify us orally, we may require you to submit your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after hearing from you and will correct any error promptly. If we need additional time, we may take up to 40 days to investigate your complaint or question.

Provisional Credit
If additional time is needed, we will provisionally credit your account within 10 business days for the amount you believe is in error, so you can use those funds while we complete our investigation. However, if we ask you to submit your complaint or question in writing and do not receive it within 10 business days, we are not required to provide provisional credit.

Special Rules for Certain Transactions
For errors involving new accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you believe is in error.

Results of the Investigation
Once the investigation is complete, we will make any necessary or appropriate adjustments to your account. We will tell you the results within 3 business days after completing our investigation. If we determine that no error occurred, or that the error was different from what you described, we will send you a written explanation. You may also request copies of the documents we used in our investigation.

Digital Banking Access Agreement

Effective Date: July 2026

Disclosure of Information to Others
See our separate “Member Information Privacy Notice” for more information about how we use member information and your choices.

Privacy & Use of Information
We handle your information according to our Member Information Privacy Notice. For security and fraud prevention, we may collect device information, login attempts and authentication results, IP address and location data, push and OTP delivery logs, and behavioral indicators (for example, unusual login patterns).

We never sell your personal information.

Changes to This Agreement
We may update this Agreement at any time. If required by law, we will provide advance notice. Your continued use of Digital Banking means you accept any changes.

Termination of Digital Banking
You may stop using Digital Banking at any time.

We may suspend or terminate access if we detect suspicious activity.

We may routinely terminate Digital Banking services for members that have not used the services for 90 days or more, or if your accounts are not in good standing, required security updates are not applied, you violate this Agreement, or your membership ends. Termination does not affect prior transactions.

To Contact us concerning the termination of Digital Banking services, refer to the Credit Union Contact Information section below.

Changing Terms and Terminating This Agreement
This agreement will stay in effect until it is changed or terminated.

We have the right to terminate this agreement at any time. We will ordinarily send you notice of any termination, but we are not required to do so unless applicable law requires such notice. Once we terminate this agreement, no further or pending transfers will be made, including but not limited to any transfers scheduled in advance or any preauthorized recurring transfers.

We also have the right to make changes to this agreement at any time. We will comply with any notice requirements under applicable law for such changes. If applicable law does not specify any notice requirements for the change, we will decide what kind of notice (if any) we will give you and the method of providing any such notice.

You may terminate this agreement at any time by notifying us in writing. However, any instructions from you to make transfers will continue in effect until we have received your written notice of termination and have had a reasonable opportunity to act upon it. Once we have acted upon your notice, no further or pending transfers will be made, including but not limited to any transfers scheduled in advance or any preauthorized recurring transfers. You are not permitted to alter or amend this agreement or any related document without our express written consent. Any attempt to do so will be void and unenforceable.

Waivers
No delay or omission by us in exercising any rights or remedies under this agreement or applicable law shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise of that right or remedy or the exercise of any other right or remedy. No waiver shall be valid unless in a writing enforceable against us.

Notices and Communications
Except as otherwise provided in this agreement, all notices required to be sent to you will be effective when we mail or deliver them to the last known address that we have for you in our records or when we make such notices available to you through electronic means. All notices and communications sent by you to us will be effective when we have received them and have had a reasonable time to act on them.

You agree to notify us promptly of any change in your mailing address, e-mail address or telephone number.

Recording
You agree that we may tape record any telephone conversations you have with us regarding the services covered by this agreement. However, we are not obligated to do so and may choose not to in our sole discretion.

Digital Banking Access Agreement

Effective Date: July 2026

Attorney Fees
If we become involved in legal action to defend or enforce this agreement, you agree to pay our reasonable attorney fees and court costs, to the extent not prohibited by law. Law That Applies: Regardless of where you live or work or where you access our Digital Banking service, this agreement is subject to the federal law of the United States of America and the internal law of the State of Texas. If any of the terms of this agreement cannot be legally enforced, they will be considered changed to the extent necessary to comply with applicable law.

Credit Union Contact Information
Retail Service Center
210-229-1128
Mailing Address:
Generations Federal Credit Union
P.O. Box 791870 San Antonio, TX 78279-1870

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THE FOLLOWING SPECIAL PROVISIONS APPLY ONLY TO BUSINESS ENTITIES OR INDIVIDUALS PERFORMING TRANSACTIONS FROM BUSINESS ACCOUNTS:
Company Representative If You Are a Business Entity If you are a corporation, partnership, limited liability company, association or some other form of business entity, we will issue one set of access codes to a company representative. It is your responsibility to ensure that access codes are provided only to persons you authorize. You represent to us that each company representative and anyone else using your access codes has general authority from your company to give us instructions to perform transactions using our Digital Banking service. Each person using your access codes will have the ability to:

• Make transfers from qualifying accounts, regardless of the dollar amount of the transaction.
• Make transfers regardless of whether he/she is otherwise an authorized signer or an obligor on any accounts that are accessed.
• Obtain information that we make available about qualifying accounts.
• Obtain other services or perform other transactions that we authorize or allow.
• Allow anyone else to use those access codes to make transfers or obtain information or other services.

Digital Banking Access Agreement

Effective Date: July 2026

Your Liability for Transactions from Business Accounts You are liable for all transactions that you make or authorize, even if the person you authorize exceeds your authority. If you or a company representative has given someone your access codes and want to terminate that person's authority, you must notify us that transactions by such a person are no longer authorized. You can terminate granted access codes yourself. You may call a branch representative for assistance with terminating an authorized user or company representative. We may have to change your access codes or take additional steps to prevent further access by such person. Our system supporting our Digital Banking service is designed so that it may be operated only upon entry of valid access codes. Since we condition access upon entry of valid access codes, we will accept instructions for transfers or other transactions from any person using valid access codes. This is so even if the person obtaining access:

- Is not a company representative.
- Exceeds your authority or that granted by any company representative.
- Does not have your authority.
- Has had his/her authority changed or revoked.
- Is an imposter or thief.

You agree to be bound by all transactions from any business account for which valid access codes were used. You authorize us to treat any instructions we receive using valid access codes as if the instructions had been made in writing and signed by the appropriate company representative. Unless there is substantial evidence to the contrary, our records will be conclusive regarding any access to, or action taken through, our Digital Banking service. Notwithstanding the foregoing, we agree that you will not be responsible for transactions which occur after you have notified us to block the access codes that were used to perform the transaction, and we have had a reasonable opportunity to do so. Thus, the sooner you notify us of a problem, the better you can keep your losses down. (See the Notify us IMMEDIATELY for Unauthorized Transactions section above.) You agree to promptly examine all account statements and any confirmations of transfers which we or other financial Institutions may send or make available to you, and to promptly notify us of any discrepancy or error within 30 days of receipt of any such statement or confirmation. You may call or write as soon as you can, if you think your statement is wrong or if you need more information about a transfer covered by this agreement which is listed on the statement.

Limitations on Our Liability in Connection with Business Accounts
We will make every reasonable effort to provide full performance of our Digital Banking system, and on a timely basis to resolve disputes that may arise. We will only be responsible for acting on instructions that we actually receive. We cannot assume

responsibility for any malfunctions or capacity reductions or other problems in your equipment or in public communications networks not under our control that may affect the accuracy or timeliness of transactions you perform. Our only liability is to correct errors within our control. We are not responsible for or liable to you for any loss, damage or injury caused by our Online Banking system. Neither will we be liable for any consequential, incidental, special, indirect or punitive loss or damage, including but not limited to dishonor of checks or other items or expenses which you may incur or suffer by reason of this agreement or the services we provide, whether or not the possibility or likelihood of such loss, damage, or expense is known to us. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICES WE PROVIDE YOU UNDER THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. Other Services We may provide you other services through our Digital Banking platform which are not covered under this agreement. These services will have a separate agreement with specific terms and conditions.

Security Procedures

By entering into this agreement and using our Digital Banking service to perform transactions from business accounts, you agree to comply with all of our present and future security procedures with respect to transactions and services covered by this agreement. This includes, but is not limited to, protection of access codes and other personal and business information. Our security procedures are contained in this agreement and in other written procedures we may provide to you. You acknowledge receiving a copy in writing of our current security procedures in this agreement and other documents we may provide to you. You agree that our current security procedures are commercially reasonable in the context of your business operations. We may at any time change our security procedures. We may advise you of such changes to the extent they affect your use of transactions and services under this agreement, but failure to do so will not affect your obligations or our rights. You agree to give all of our security procedures the highest level of confidentiality and to ensure that no access codes are used by or accessible to anyone other than persons you have authorized.

Notwithstanding any security procedure which may from time to time be in effect for detecting errors in transactions covered by this agreement, we have no duty to discover or report to you any such errors. Neither shall we be liable to you for the failure of such security procedure to detect such errors, regardless of the manner in which we apply such security procedures.

Digital Banking Access Agreement

Effective Date: July 2026

Indemnification
If you are a business entity or an individual performing transactions from a business account, you agree to indemnify us and hold us harmless from and against any and all claims, demands, expenses (including but not limited to reasonable attorney fees and costs), losses or damages claimed by any third parties (including but not limited to any company representatives or other persons authorized to perform transactions) arising out of (i) any transactions or attempted transactions covered by this agreement from a business account or (ii) your breach of this agreement. END OF SPECIAL PROVISIONS THAT APPLY ONLY TO BUSINESS ENTITIES OR INDIVIDUALS PERFORMING TRANSACTIONS FROM BUSINESS ACCOUNTS

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Signatures
You agree to all of the provisions of this agreement (to the extent applicable as provided in this agreement) by any and all of the following means: • Using our Digital Banking service to perform any transactions. • Physically signing this agreement. • Causing your company representative to physically sign this agreement, if you are a business entity. • Completing a separate electronic consent form to receive disclosures and enter into this agreement electronically. Your electronic consent or use of our Digital Banking service has the same effect as if you had signed this agreement with your physical signature or that of your authorized company representative. Your physical signature, electronic consent, or use of our Digital Banking service is also your acknowledgement that you have received a copy of this agreement in paper form, or if you have provided a separate electronic consent, in electronic form. If you are offered or provided an electronic copy of this agreement but would like to have a paper copy, please contact us by calling or writing:

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