



Zelle® Network® Standard Terms and Agreement

Description of Services

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

Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account of any kind with Zelle®. All money will be transmitted by a Network Financial Institution.

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

Eligibility and User Profile

When you enroll to use the Service or when you permit others to whom you have delegated to act on your behalf to use or access the Service, you agree to the terms and conditions of this Agreement. You declare that you have the authority to perform debits and credits to and from the enrolled OAS FCU account(s).

The Service is intended for personal, not business, or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrolment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose. Eligible small businesses are permitted to enroll to use Zelle® at certain Network Financial Institutions.

We may amend or change this Agreement (including any applicable fees and service charges) from time to time, at our sole discretion, and will send you written notice by electronic mail, postal mail or by posting the updated terms on the sites within the Service (the "Site(s)"). Please access and review this Agreement regularly. If you find the Agreement unacceptable to you at any time, please discontinue your use of the Service. Your use of the Service after we have made such changes available will be considered your agreement to the change.

- A. In order to register in the Service to request, send or receive money, you must have one or more eligible accounts to designate a "Pay From" Account and/or a "Pay To" Account, as applicable. If the existing default "Pay From" Account or "Pay To" Account you designated is inactive or terminated, we may, and you hereby authorize us to, designate on your behalf another eligible and active OAS FCU Account in your profile as your primary "Pay From" Account or "Pay To" Account. You may change the designated accounts at any time subject to the terms of this Agreement. We have the right to determine eligibility and to restrict categories of recipients to whom payments may be made using the Service in our sole discretion. To use the Service to make a transfer between (i) two registered Zelle® accounts; (ii) an OAS FCU Account and a Network Financial Institution Account (as defined below), or (iii) an OAS FCU Account and an Out-of-Network Financial Institution Account (as defined below).
- B. You declare that you have the authority to authorize debits from and credits to the registered OAS FCU account(s) to which this Agreement refers. You agree that you will only use the Service for lawful purposes. You agree that you will not use the Service for International ACH Transactions, which are prohibited under this Agreement. You further agree not to use the Service to request, send or receive money from anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, and payments to loan sharks, gambling debts or payments otherwise prohibited by law.

Privacy, Information Security, and the right to use your Personal Information

We make privacy, security, and the protection of your information a top priority. This is why OAS FCU will only share with Zelle® and other financial institutions on its network information regarding you as may be necessary to process your transactions via the platform, and nothing else.

For information on how OAS FCU gathers, stores, protects, and shares your information, please read our [Privacy Notice](#).

Enrolling to use the Service

- A. You must provide us with an email address that you use and intend to use regularly (i.e., no disposable email addresses) and a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no "burner" numbers). After that, in order to continue using Zelle®, you must immediately update any registered email address or mobile phone number that you surrender or no longer use. You may not enroll in the Service with a landline phone number, Google Voice number, or Voice over Internet Protocol (VOIP) phone number.
- B. To send, request and/or receive money, the User must (i) be registered with (a) the Service or (b) the person-to-person payment service of Zelle® or a Network Financial Institution, and (ii) have an eligible "Pay To" Account or "Pay From" Account, and in the case of transfers between you and another User at OAS FCU, eligible "Pay To" and "Pay From" Accounts that are OAS FCU Accounts.
- C. Once enrolled, you may:
- i. Authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and

- ii. Receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money."
- D. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.
- E. Once enrolled, a Z logo will appear on your profile picture for each U.S. mobile number and/or email address that you have enrolled with Zelle®. The Z logo will be displayed to other Users to aid them in determining which of your U.S. mobile numbers or email addresses should be used to send money with Zelle®. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll with Zelle®.

Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use or disclose information related to your wireless subscriber account (such as your mobile number, name, address, email, network status, customer type, mobile device identifiers and other device and subscriber status information) to OAS FCU or its service providers, which they may use for the duration of your business relationship with them, solely to verify your identity and help prevent fraud. See Zelle's Privacy Policy [<https://www.Zelle@pay.com/privacy-policy>] for how it treats your data.

Consent to Emails and Automated Text Messages

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

- a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text, or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees, as message and data rates may apply.

b. In the case of any messages that you may send through either us or Zelle® or that we may send or Zelle® may send on your behalf to an email address or mobile phone number, you declare that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle® sends on your behalf may include your name.

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

d. To cancel text messaging from us, send STOP to 20736. For help or information regarding text messaging, send HELP to 20736 or contact our Member Services Department by calling us at 202-458-3834 or emailing us at e-services@oasfcu.org. You expressly consent to receipt of a text message to confirm your “STOP” request.

Receiving Money; Money Transfers by Network Financial Institutions

You authorize us to accept, on your behalf, all payments sent to you through the Service. Once a User initiates a transfer of money to your email address or mobile phone number enrolled with the Service, you have no ability to stop or cancel the transfer. By using the Service, you agree and authorize us to initiate credit entries to the credit union account you have enrolled.

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

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

Sending Money; Debits by Network Financial Institutions

You may send money to another User at your initiation or in response to that User’s request for money. You understand that use of this Service by you will always be subject to (i) this Agreement, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service. If the person you sent money to has already enrolled with Zelle®, either in the Zelle® mobile app or with a Network Financial Institution, the money is sent directly to their financial institution’s account (except as otherwise provided below) and may not be canceled or revoked.

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

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

We have no control over the actions of other Users, other Network Financial Institutions or other financial institutions that could delay or prevent your money from being delivered to the intended User.

Transaction confirmation

All transfers made through the Service to or from an OAS FCU Account will appear on the transaction history and statement for such account. The transactions will include the word “Zelle®” and the name of the sender or the recipient of the funds, whichever applies.

Send Limits

You may send up to \$500 per transaction with *Zelle* from OAS FCU. There is a daily combined sending limit of \$1,000.

Requesting Money

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

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

exemplary, and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

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

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

Transaction Errors and Suspicious Transactions

TELL US AT ONCE if you believe someone has otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using Zelle®. Telephoning is the best way of keeping your possible losses down.

In case of errors or questions about electronic fund transfers via Zelle® from your share and share draft 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 in which the problem appears.

- 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 the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

Call us at: (202) 458-3834

Or write to: OAS Staff Federal Credit Union 1889 F Street NW Washington, DC 20006

Fax: (202) 458-1592

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 about 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 within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error 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 will have 90 days instead of 45 days to investigate the error.

Your Liability for Unauthorized Transfers

If your statement shows a Zelle® transfer or transfers that you did not TELL US AT ONCE. If you do not tell us within 60 days after the statement in which the transfer or transfers first appeared 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.

Our Liability for Failure to Complete 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 not enough money in your accounts 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 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 another 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 outside of the Credit Union.
- If the telephone or computer equipment you use to conduct online, or mobile banking transactions is not working properly, and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

Fees

There is no per-transfer fee for the use of Zelle®. Note that we will not allow a Zelle® transfer to overdraw your account. However, there might be instances in which your account may incur other fees related to the posting of transactions alongside Zelle® transfers, such as an overdraft fee.

Use of Our Online/Mobile Banking Platform

You agree to access this online platform and/or mobile app in compliance with our Electronic Services Terms of Use and Agreement, which is available [here](#) and incorporated into and made part of this Agreement by this reference.

How to Cancel this Service

If you no longer wish to use Zelle® to send money from your OAS FCU account, you may cancel the service by calling our Electronic Services Department at 202-458-3834 or emailing us at e-services@oasfcu.org. Note that after you cancel the service, if you wish to receive money from a Zelle® user in your OAS FCU account, you will have to re-enroll.

Right to Terminate Access

We can terminate or limit your access to this Service for any of the following reasons: A) Without prior notice, if you have insufficient funds in any one of your OAS FCU accounts. System service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits; B) Upon three (3) Business Days' notice, if you do not contact us to designate a new Service account immediately after you close your stated account for use in this Service; C) Upon reasonable notice to you, for any other reason in our sole discretion.

Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, ZELLE® MAKES NO EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. ZELLE® EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. ZELLE® DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

Liability

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

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS, AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER OAS FCU NOR ZELLE® OFFER A PROTECTION PROGRAM FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED).

Limitation of Liability

YOU AGREE THAT YOU, NOT OAS FCU OR ZELLE®, ARE RESPONSIBLE FOR RESOLVING ANY PAYMENT OR OTHER DISPUTES THAT YOU HAVE WITH ANY OTHER USER WITH WHOM YOU SEND MONEY TO, OR RECEIVE OR REQUEST MONEY FROM, USING THE SERVICE.

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

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

Indemnification

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

You also understand and agree that, while OAS FCU will attempt to provide Spanish versions whenever possible, the Zelle® platforms and any content and materials contained therein may only be available in English.

Governing Law - Choice of Law - Severability

This Agreement is also subject to applicable federal laws and the laws of the District of Columbia (except to the extent this Agreement can and does vary from such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and will not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement.

This Agreement is binding upon your heirs, executors, administrators, successors, and assigns, and on Credit Union's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement will survive termination, cancellation, or expiration of this Agreement.

You agree that any suit, action, or other legal proceeding arising out of or in any way relating to this Agreement must be brought in the District of Columbia courts located in Washington, DC, which you acknowledge and agree are the courts having exclusive jurisdiction and venue over any such suit, action, or other legal proceeding; and you waive any objection or defense which you may have to the laying of jurisdiction and venue of any such suit, action, or proceeding in any of such courts and any claim that any such suit, action or proceeding has been brought in an inconvenient forum.

Unless otherwise expressly agreed in writing by OAS FCU, the aforesaid jurisdiction and federal courts located in the District of Columbia shall have sole and exclusive jurisdiction of any and all claims, disputes, and controversies arising under or relating to this agreement. No lawsuit, proceeding, or any other action relating to or arising under this agreement may commence or be prosecuted in any other forum except as expressly agreed in writing by OAS FCU.

To the maximum extent permitted by law, you and us each agree (I) to waive any right to trial by a jury in any claim, action, proceeding or counterclaim brought by you or us against the other party pertaining to any matters arising out of, or relating to, or in any way in connection with this agreement, the terms and conditions hereof, and your use of the Zelle® via OAS FCU's online and mobile banking system, and (II) that any such claim, action, proceeding, or counterclaim shall be decided by the judge hearing the court trial.

Miscellaneous

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

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

Definitions

As used in this Agreement, the following terms have the following meanings: "Accept(s)" or "acceptance" means the recipient's consent to receive the funds or transfers, which could be provided through numerous ways, including by the recipient, by Zelle® in the case of certain Out-of-Network Financial Institution Accounts, or by the financial institution holding that account on

recipient's behalf, either manually or through an automated process. For those financial institutions that accept payments on behalf of their accountholders, including us, the date of acceptance as used in this Agreement typically has the same meaning as the Send On date. •

- "Business Day" refers to any day OAS FCU is open for business.
- "Cancelled" means funds will neither be processed nor sent for any reason.

"OAS FCU Account" means a share draft/checking account held by us, or a reloadable, prepaid account established under the OAS FCU share draft/checking or other eligible OAS FCU card or account as determined by us from time to time and registered for the Service.

- "Completed" means funds have been successfully processed and both "Pay To" and "Pay From" Accounts have been updated. It does not mean that funds have necessarily been received into the "Pay To" Account.
- "Current Day" refers to funds from an OAS FCU Account that are scheduled to be sent with a present day Send On date (i.e., the transfer is scheduled to begin processing the same date as the Instructions are entered).
- "Cutoff Time" means the time by which we must receive Instructions to have them considered entered on that Business Day. See the paragraph entitled "Cutoff Times" for additional details.
- "Funded" means when an amount to be sent has been withdrawn from the available balance of the "Pay From" Account.
- "Future Dated" means Instructions that are not scheduled to begin processing on the Current Day; only Business Days may be selected for Future-Dated transfers.
- "In Process" means the funds requested for transfer are in transit but have not yet been credited to the "Pay To" Account.
- "Instructions" means the information provided by you or the sender for the funds to be delivered to the "Pay To" Account.
- "Out-of-Network Financial Institution" means any financial institution that does not participate in the Zelle® digital payments network.
- "Out-of-Network Financial Institution Account" means a deposit account held by an Out-of-Network Financial Institution and registered for Zelle's out-of-network person-to-person payment service.
- "Network Financial Institution" means a financial institution participating from time to time in the Zelle® digital payments network, other than OAS FCU.
- "Network Financial Institution Account" means an account registered with the person-to-person transfer service of a Network Financial Institution.
- "Pay From Account" means the account from which funds will be transferred.

- "Pay To Account" means the account to which funds will be transferred.

"Pending" means any Instruction that has not been Cancelled before the Cutoff Time on the Send On date and has not been Funded.

- "Repeating" means automatic recurring payment or transfer to the same "Pay To" Account, for the same amount which you can authorize for transmission.

• "Send On Date" means the date you select which will instruct us to begin the delivery process and notify the recipient of the payment. NOTE: The date that we will deliver the funds to recipient may vary depending on available funds, the Business Day on which it falls, acceptance of the transfer or the recipient's registration status in the Service or the person-to-person transfer service of a Network Financial Institution, or Zelle® and may be on or after the date entered in the sender's Instructions.

- "transfer" means any Instruction to move funds electronically from one account to another, and/or Instructions that have been processed through the Service, as the context requires. •

• "User" has the meaning set forth in Section 1. "Zelle®" or "Zelle®" refers to a service of Early Warning Services, a digital payments network and company. It provides no deposit account or other financial services. Zelle® neither transfers nor moves money. Users may not establish a financial account with Zelle® of any kind. All money will be transmitted by us and/or a Network Financial Institution.

• "Zelle® platforms" means the website, Zelle®pay.com, and/or the Zelle® mobile application operated and made available by Zelle® to certain Users as determined by Zelle® from time to time, including those who bank with an Out-of-Network Financial Institution.