

Digital Banking Statement for Jovia Financial Credit Union

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Jovia is committed to protecting the confidentiality of each member's financial records. Jovia is committed to taking all necessary actions to comply with state and federal laws and will take reasonable measures to protect the accuracy and privacy of all member information including but not limited to member information used while conducting business through the Internet, mobile devices, Debit and ATM networks, fax services, the telephone, the mail, and other means of communication.

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Digital Banking Electronic Funds Transfer Disclosure and Agreement

Please read this disclosure carefully and print it for your records. If you are unable to print this document, a copy can be provided to you by the Credit Union upon request.

Contact us with any questions about this Agreement or Error Resolution Questions

PHONE
(516) 561-0030

Mail

Jovia Financial Credit Union
1000 Corporate Drive
Westbury, NY 11590

Email

info@joviafinancial.com

This Digital Banking Electronic Funds Transfer Disclosure and Agreement as amended from time to time ("Agreement") sets forth the terms and conditions governing the use of "Digital Account Access" and "Bill Payment" services (collectively "Online/Mobile Services"). Disclosure information that applies to "Digital Account Access" and "Electronic Bill Payment" services offered by Jovia is given below. Read this Agreement completely and retain it with your personal records. By using the "Digital Account Access" and "Electronic Bill Payment" services offered by Jovia, you are agreeing to be bound by the terms and conditions of this Agreement. In this Agreement, the terms "you" and "your(s)" refer to the member, and the terms "we", "us", "our(s)" and "Credit Union" refer to Jovia. This Agreement is incorporated by this reference and becomes a part of Jovia's Electronic Funds Transfer Disclosure. This Agreement, incorporated into any other terms and conditions of your Electronic Funds Transfer Disclosure and Agreement, remain in force as a revised agreement.

By accessing the Digital Account Services, you acknowledge electronic receipt of the Credit Union's Online Service Electronic Funds Transfer Disclosure and Agreement. You agree that you have read this Agreement in its entirety and will abide by its terms and conditions.

Access Security

You are responsible to prevent unauthorized access to your accounts. Jovia has taken all of the necessary security precautions to ensure that our Online Account Access service is secure and that your financial information remains confidential and a secure site. The safeguarding of your Digital Account Access: User ID and password is an essential element in protecting the confidentiality of your accounts. As an authorized owner on your accounts, you assume primary responsibility in protecting the security of your accounts by not revealing your social security number, user ID and password or account information to any unauthorized owner on any of your accounts with the Credit Union, even your closest friends and family members for your own protection. These numbers should be memorized and known only by you.

You should never leave your computer or mobile device unattended while you are still signed on your Digital Account Access and should always log off when you are finished using your Digital Account Access. You should change your password immediately if you have reason to believe that your password may not

be secure and contact the Credit Union to verify that all transactions posted against the account were authorized by you or another authorized user on the account.

Digital Account Access Password: During the Digital Banking enrollment, you will be required to select a User Name and Password, which will be used to access Digital Banking.

If you forget your Digital Account Access password you may have a temporary password send to you by phone. Select “I can't access my account” on the login page of Online banking or “Recover Credentials” on the Mobile app. You may also contact the Credit Union and you will be issued a temporary one, one that you will be required to change when you log on to Online Account Access. You should not select a password that someone may be able to guess, such as your address or date of birth.

Touch ID, Fingerprint ID or any other Biometric login (for supported mobile devices only)

Touch ID and Fingerprint ID allows you to use your fingerprint to login securely instead of entering your user id and password. Your user id and password will not be stored on the device.

By enabling Touch ID or Fingerprint ID, every person with an enrolled fingerprint on the device will have access to your account. Review the enrolled fingerprints to make sure that each person is authorized to access the personal and financial information available on the Jovia app.

Fingerprints are only stored on your device. Jovia does not see or store your fingerprint information.

If Touch ID is enabled on your mobile device and it is lost or stolen, you should log into iCloud at <https://www.icloud.com/> and remotely wipe your device. Once you erase the data on the device you should contact Jovia to inform of the lost or stolen device.

Additional Security Features using Digital Account Access

Jovia has taken the necessary steps to protect the safety of your account information over the Internet. The confidentiality of your accounts is maintained through the use of multiple secured networks, multiple data encryption

techniques, firewalls and password protection. Your Digital Account Access session has a time-out feature. This time-out feature will automatically log you off the session if you have exceeded the length of time-out between using different screens within Digital Account Access. Once you exceed the time span allowed by the time-out feature, you will need to sign onto your Digital Account again if you are not finished with your session. This provides increased security and helps reduce the risk that an unauthorized user can access your account information if you leave your computer unattended without logging off.

Jovia may use traditional login information as well as "cookies" to identify you and/or the device from which you are logging in. Jovia may also use additional security features such as challenge questions, one-time passcodes, downloaded malware protection and digital banking activity tracking tools to protect members' information and identities when banking online. These methods may change from time to time based on advancements in technology.

Scheduled Availability for Digital Account Access and Transaction Posting Times

Digital Account Access will normally be available 24-hours a day, seven days a week, with the exception of any computer system outages or system maintenance. In the event that the system is unavailable, Jovia will notify you with a message that will appear on the Jovia website.

All transactions processed for your accounts or loans within Digital Account Access will be posted to your accounts immediately if processed during our normal business hours. Any transactions processed outside of our normal business hours, during a scheduled Holiday or a day we are closed will be processed the next business day.

Charges

Digital Banking and Bill Payment are provided at no charge to all users. Refer to our fee schedule for NSF charges and other applicable charges. Our current [fee schedule](#) can always be accessed [here](#).

Statements

You will receive a monthly statement listing all the payments and/or transfers performed during that month using Digital Banking and Bill Payment. You are required to keep the Credit Union informed of your current address to insure correct mailing of monthly statements.

Amendments

The Credit Union may change the terms and conditions of this Agreement from time to time by mailing written notice to you at your address as it appears on our records. If any change results in greater cost or liability to you, you will be given at least thirty (30) days prior notice of the change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of the system and/or the security of our Online Services or designated accounts.

Termination

You may terminate this Agreement with us at any time. The Credit Union reserves the right to terminate this agreement at any time. We may do so immediately if:

- a. you or any authorized user of your account breaches this or any other statement with the Credit Union;
- b. we have reason to believe that there has been or might be an unauthorized use of your account (confirmation will be sent to the address of record);
- c. you or any authorized user of your account requests that we do so;
- d. if you cause a loss to the Credit Union (confirmation will be sent to the address of record);
- e. if your use of Digital Account Access is inactive for a period of six months;
- f. If your membership ceases.

Collection Costs

You agree to pay the Credit Union our reasonable expenses, including court costs and attorney's fees, for enforcing our rights under this Agreement.

Additional Benefit Enhancements

The Credit Union may from time to time offer additional services to you in connection with your accounts. Some services may be at no additional cost to you and others may involve a specified fee. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

Reservation of Rights

Failure or delay by the Credit Union to enforce any provision of this Agreement or to exercise any right or remedy available under this Agreement, or at law, shall not be deemed a waiver and the Credit Union expressly reserves the right to enforce such provision, or to exercise such right or remedy, at a later date.

Other Agreements

Except as stated otherwise in the Agreement, this Agreement does not alter or amend any of the terms or conditions of any other agreement you may have with the Credit Union.

Severability

If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect

Electronic Fund Transfers - your rights and responsibilities

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Digital Account Access Computer Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by computer 24-hours a day by using your user ID and password, to:

- transfer funds from checking or savings to checking or savings
- transfer funds from LOC to checking or savings
- transfer funds from money market to savings or checking
 - minimum withdrawal \$250.00
- make payments from checking or savings to credit card or loans
- make payments from money market to credit card or loans
 - minimum payment \$250.00
- make payments from checking or savings to third parties
- get information about:
 - your deposit and loan account balances
 - minimum of three months history for your deposit accounts

Limitations on frequency of transfers: In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours (except a loan) or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by debit card or similar order to a third

party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Unauthorized Transfers

(a) Consumer liability. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(b) Contact in event of unauthorized transfer. If you believe that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed at the bottom of this brochure.

Error Resolution Notice

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or

question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

Additional Disclosures Applicable to "Digital Account Access"

Transactions Available with "Digital Account Access"

The following is a list of the transactions available when you have logged on to "Digital Account Access:"

- a. review balance, rate and other information for all your accounts;
- b. make transfers between your Jovia accounts.
- c. make transfers between your Jovia accounts and your accounts at another Financial Institution through our Funds Transfer service.
- d. make payments to your loans with either your Jovia or accounts or with external bank
- e. make payments to third parties through "PopMoney"
- f. review transaction history of activity for your accounts;
- g. download statements to personal financial management software including Quicken® and Excel
- h. change your User ID and password for your Digital Banking Account Access
- i. Update your personal information, including address, phone number and email address
- j. sign up for Bill Pay;
- k. Access your Jovia Visa credit card balance and activity
- l. Register for Electronic Statements
- m. Reorder checks
- n. Open a new account
- o. Place a stop payment
- p. Notify us of your travel plans
- q. Activate and keep track of Purchase Rewards.
- r. Contact us securely via secure e-Mail.
- s. Utilize a personal financial management tool that allows you to view your complete spending picture in one place regardless of where the purchase information comes from.

- t. Set up email notifications and text alerts.

"Digital Account Access" Limitations

During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours (except a loan) or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by debit card or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Our Liability for Failure to Make Transfers

If we do not complete a transaction to or from your accounts on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable for any failure to make a transfer and/or payment, including any finance charges or late fees incurred as a result, unless you receive a confirmation number. There are some other exceptions where we will NOT be liable, for instance, if:

- a. through no fault of ours, you do not have enough money in your account to make the transaction;
- b. the transaction would go over the credit limit on your credit line;
- c. the network system was not working properly and you were aware of the malfunction when you started the transaction;
- d. circumstances beyond our control (such as fire, flood, power failure, or computer down-time) prevented the transactions despite reasonable precautions that we have taken;
- e. the money in your account is subject to an uncollected funds hold, legal process or any other encumbrance or agreement restricting a transaction;
- f. your password/Personal Security Code has been entered incorrectly;
- g. the payee mishandles or delays a payment sent by our Bill Payment service provider;
- h. you have not provided our bill payment service provider with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment; or
- i. the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account;
- j. You do not receive a confirmation number.

There may be other exceptions not specifically mentioned above.

Digital Banking Alerts

We provide Automatic Alerts and voluntary Account Alerts.

1. Automatic Alerts are sent to you following important account activities or when certain changes are made to your Digital Banking account, such as a change in your email, User Name or password. **You do not need to activate these alerts. We automatically activate them for you.** Although you may have the option to suppress some of these Automatic Alerts, we strongly recommend that you do not do so since they provide important information related to your online security or account activities.

2. Voluntary Account Alerts must be activated by you.

- Voluntary Account Alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time or cancel old alerts.
- Each alert has different options available, and you will be asked to select from among these options upon activation of your alerts service.

3. Both Automatic Alerts and voluntary Account Alerts are subject to the following.

- We may add new Automatic and voluntary Account Alerts from time to time or cancel old alerts. We usually notify you when we cancel alerts but are not obligated to do so.
- Alerts will be sent to the email address you have provided as your primary email address for Digital Banking. You can also choose to have alerts sent to a secondary email address, including a mobile device that accepts text messages. If your email address or your mobile device's number changes, you are responsible for informing us of that change. While Jovia does not charge for the delivery of the Alerts, please be advised that text or data charges or rates may be imposed by your carrier. Changes to your primary and secondary email addresses will apply to all of your Alerts.
- You understand and agree that your alerts may be delayed or prevented by a variety of factors. We do our best to provide alerts in a timely manner with accurate information. We neither guarantee the delivery nor the accuracy of the contents of any alert. You also agree that we shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance of an alert.
- Alerts are not real time, they should not be used as a means to manage your account balance and activity.

Additional Disclosures Applicable to "Electronic Bill Payment" Services

Transactions Available with "Electronic Bill Payment"

Bill Pay Account: After signing up for Bill Pay, your Bill Pay account will be activated within three business days. You will receive an email notification when this process is complete.

The following is a list of transactions available for Electronic Bill Payment Services:

- a. Add/Edit Merchants: Merchant refers to the entity to which you pay bills. The merchant can be a company, organization, or individual. The Add/Edit Merchant feature allows you to add merchants to, delete merchants from or edit merchant information on your personal list of merchants. Recurring payments are scheduled under this feature;
- b. Pay Bills: The Pay Bills feature allows you to schedule payments. This feature enables you to specify the amount of the payment and the processing date, and stop a pending payment that has not been processed as an electronic bill payment;
- c. View a payment history for your pending payments and processed payments.

"Electronic Bill Payment" Service Limitations

The following are limitations to the use of the Credit Union's Electronic Bill Payment Services:

- a. Bill Payments can only be made from your share draft/checking account
- b. Payments cannot be made for tax payments, court-ordered payments or payments to payees outside of the United States;
- c. If you close the designated Bill Payment share draft/checking account , all scheduled payments will be stopped;
- d. You cannot cancel a payment if the payment has already been processed;
- e. Electronic payments cannot be stopped.
- f. You can schedule payments 24 hours a day, seven days a week, however, payments scheduled on a Saturday, Sunday, or holiday will be processed within one to two business days. Payments scheduled after 9:00 p.m. ET will not be initiated until the following business day.

Bill Payment Returns/Overdrafts

You will be subject to our Non-Sufficient Funds (NSF) fee as stated on our Fee Schedule. Our current fee schedule can always be accessed on our home page at www.myJovia.org.update_email_address You also agree that a NSF fee may be charged to your account even if the payment is not returned but is paid and overdraws your payment account. If a Bill Payment is not paid, you will receive written notification. A Bill Payment may not be paid if the funds are not available

for withdrawal from your account or if your account has been closed. If a payment is sent to a payee and the funds were not available to debit the funding account, the debit may be presented up to three times.

Electronic Bill Payment Methods and Restrictions

Payments are made to your payee either electronically via the Automated Clearing House (ACH) or by check. The method of payment depends upon the processing method that can be accommodated by the payee or by our Bill Payment service provider. It is important that you take into consideration what method of Bill Payment will be used when scheduling Bill Payments to ensure payment deadlines are met. If the payee accepts electronic Bill Payment, the payment may take up to three business days to process. If the payee does not accept electronic Bill Payment, the payment will be sent in a check form, and may take up to five business days to process.

If you request a payment that is honored and your payee received credit but we are unable to successfully collect the funds to cover these payments, your Bill Payment account may be blocked from further use until payment is received in full.

Electronic Bill Payment Account Debits

Your account will be debited within two business days after the scheduled payment's processing date.

Electronic Bill Payment Service Responsibilities

You are responsible for:

- a. any late payment or service fees charged by merchant(s) and any overdraft, NSF or stop payment fees charged by Jovia as a result of these transactions;
- b. data input of payee information (payment amount(s), name, address and any other pertinent information);
- c. the payment date indicated by you must always be a business day; if it is not, the payment date will be deemed to be the first business day after the date indicated;
- d. Written notification to the Credit Union in the event you wish to cancel this service.

Expedited Payment Service

In addition to the Digital Banking and Bill Payment features listed above, if you are a Jovia member with a checking account, you may participate in the optional Expedited Payment Service. This Service, which is available through online

banking, allows you to make a one-time same or next day payment, from your Jovia checking account to a participating payee. A convenience fee as provided in the disclosure at the time you use the Expedited Payment Service will be charged for each transaction under this Service.

E-Bills

E-Bills is a feature of the Bill Pay service that enables you to receive bills electronically from participating Payees. Approval of e-Bills of Participating Payees establish their own criteria for reviewing requests to receive e-Bills and have sole discretion to accept or decline your request. We do not participate in this decision. Participating Payees may take up to a full billing cycle to approve an e-Bill set-up request.

Accessing e-Bills from a Third Party In some cases we obtain the e-Bill from the web site of the Payee. To do so, we will ask you for information needed for this purpose, such as any required password. When you provide this information, you authorize us to access the third party web site to retrieve the account information on your behalf, and you appoint us your agent for this limited purpose.

Timely Delivery of e-Bills

We take no responsibility if a Payee does not provide the necessary data to forward an e-Bill in a timely manner. If you do not receive a bill, it is your responsibility to contact the Payee directly. We are not responsible for any late charges or other adverse consequences. Any questions regarding your bill details should be directed to your Payee.

Stop e-Bills

All parties have the right to cancel the service at any time.

Privacy

When you establish e-Bills with a participating Payee you will provide certain information that will be forwarded onto the Payee to complete your enrollment. If you have concerns about the future use of this information you should contact your Payee directly.

Additional Disclosures Applicable to Personal Money Management Services

Your Information and Account Data with Us:

We reserve the right to deny you access to the Service or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, any herby grant to us and our third party vendor's permission to use, Licensee Access Information to enable us to provide the Service, in connection with them to you, including updating and maintaining Account data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect, and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our members. As we make additional offerings and digital banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous aggregate information which we collect and store, or which is collected and stored on of behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATON AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS

Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer (s), account number (s) , login information, and any other security access information used to access your accounts(s) with other financial institutions, and the actual data in your accounts(s) with such financial institutions(s) such as account balances, debits and deposits (collectively, "Financial Account data"). In giving consent, you are agreeing that we, or third party vendor on our behalf, may use, copy, and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation , or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account data to help us suggest savings opportunities or additional products and services to you.

If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products or services to you. Except as specified here, we and the third parties or merchants, acting on our behalf, shall not use or keep any of your personally identifiable information.

Use, Storage and Access.

We shall have the right, in our sole discretion and with reasonable notice posted on the Finance Works site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of an agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

Export Restrictions.

You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end

user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

Additional Disclosures Applicable to "Purchase Rewards" Services

Third Party Services:

In connections with your use of the Service, Debit Rewards Offers, or any other services provided in connections with them, you may be made aware of services, products offers and promotions provided by third parties, (Third Party Service"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Service. You agree that the third party is responsible for the performance of the Third Party Services

Third Party Website:

The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards Offers or any other services provided in connections with them is not as does not imply and affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

Debit Reward Offer:

If you decide you wish to participate in the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

Debit Rewards: You will earn rewards for our participation in the Debit Rewards Offers program based on total purchases. If you participate in the Debit Rewards Offers, we will credit all cash or point reward earned to your rewards balance and sends you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during

the following calendar month. For example, if the payment date of all rewards end user disbursements is August 30, the applicable Measurement Period would be the calendar month ended July. Cash rewards will be deposited in the Debit Rewards Offers deposit account which is associated with the Debit Rewards Offer Program.

Debit Rewards Offer Account: You must use the debit card associated with the Debit Rewards Offers account in order to receive the offers which qualify for the rewards. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or any other form of payment.

Purchases must be made as indicated in the offers made available under the Debit Rewards Offers program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Debit Rewards offer for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system. Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards.

Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement.

You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Debt Reward Offers program.
- The rewards information that we provide to you, which is provided "as is" and "as available".
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or miss-delivery, of nay qualifying purchase information or nay other information, (iii) unauthorized access to your account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your accounts(s) including, but not limited to, failure of electronic or mechanical equipment, interconnect problems with telephone providers or internet service providers , acts of GOD, strikes, or other labor problems.

- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

Additional Disclosures Applicable to “Online Loan Payment from an External Account” Services

I hereby authorize Jovia, to electronically debit my checking account designated above (and if necessary, to electronically credit my account to correct erroneous debits) at the institution listed above (“Other Financial Institution or Other FI”), in order to make a payment on my Jovia loan as specified above.

I understand that the following terms apply to this authorization:

- My account at the Other Financial Institution will be debited (charged) and funds will be credited to my Jovia loan.
- I acknowledge that it is my responsibility to insure that sufficient funds are on deposit in my account at the other financial institution on my loan payment scheduled date to make the payment as scheduled. In the event that funds are not available in my account at the other financial institution and the entry is returned, Jovia will impose a return fee and it is my responsibility to re-initiate the transaction or make a payment by other means.
- If the due date for my transfer falls on a weekend or a holiday, my transaction will occur the next business day.
 - I understand that payments scheduled for the same day or next day may still take 2-3 business days to process and anything submitted after 5:00 pm will begin processing the next day.
- Jovia is relying on the information I entered above. If the information is incorrect, the debit may be returned, which could result in my payment being late.
- I understand that this ACH transaction must comply with all applicable law. This authorization will remain in effect unless/or until I notify Jovia that I have revoked it. Notice must be given by completing the “change or cancel transaction” in the Online Payment section of the online banking before the payment is processed.
- If any payment is rejected or is reversed for any reason, that payment will be reversed on my loan and I will be responsible for making payment to the credit union separately.
- If a loan is paid off, I will be responsible for cancelling any scheduled or recurring payments prior to the payoff. If a payment is not cancelled and is processed, the funds will be deposited into my primary Savings account.

Jovia Financial Credit Union

1000 Corporate Drive

Westbury, NY 11590

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (516) 561-0030 or 1-855-JOVIA4U (1-855-568-4248)