

Effective Date: April 2, 2024

TERMS OF SERVICE

These Terms of Services (“Terms of Services”) are a legal agreement between you, as a current or prospective customer of Sendola’s services (“you,” “your”) and Sendola Corp (“Sendola,” “we,” “our” or “us”) and govern your use of Sendola’s services, including mobile applications, websites, software, and other products and services (collectively, the “Services”). By using any of the Services, you agree to these Terms of Services and any policies referenced within (“Policies”).

You also agree to comply with the following additional policies and agreements:

- Our **Privacy Policy**, which sets forth the terms on which we handle any personal data we collect about you, or that you provide to us. By using our Services, you consent to such processing, and you confirm that all data provided by you is accurate.
- Our **Electronic Communications Disclosures and Agreement**, which sets forth how Sendola delivers communications to clients electronically.
- **USI Federal Credit Union Financial Account Application**, which establishes your financial account(s) with USI Federal Credit Union as well as complying with IRS tax reporting by means of an included W-9 form. You understand that all documents in the application are completed digitally with data provided by you or otherwise collected in accordance with our Privacy Policy.
- **USI Federal Credit Union Fee Schedule**, which sets forth the fees for specific services provided by USI Federal Credit Union.

Please read all our Terms carefully.

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1. Account Registration

You must open a Sendola Account (“Account”) to use the Services. During registration we will ask you for information, which may include but is not limited to, your name and other personal information. You must provide accurate and complete information. You are responsible for keeping your mailing address, email address, telephone number, and other contact information up to date in your profile.

We treat all activities from an Account to be those of the registered user. You must only use the Services to transact on your own account and not on behalf of any other person. You are fully responsible for all activity that occurs under your Account, including any actions taken by persons to whom you have granted access to the Account.

We reserve the right to suspend or terminate the Account of anyone who provides inaccurate, untrue, or incomplete information, or who fails to comply with the account registration requirements.

2. Account Security

You are solely responsible for safeguarding your password and for restricting access to the Services from your compatible mobile device(s) and computer(s). You must

immediately notify us of any unauthorized use of your password or Sendola Account or any other breach of security. You are also responsible of taking immediate reasonable steps to mitigate the effects of a security breach and will cooperate with Sendola and provide all information requested by Sendola to remediate the breach. Any assistance provided by Sendola in relation to a security breach does not in any way operate as acceptance or acknowledgement that Sendola is in any way responsible or liable to you or any other party in connection with such breach.

We have implemented technical and organizational measures designed to secure your personal information from accidental destruction, loss, alteration and from unauthorized access, use, alteration, or disclosure. However, we cannot guarantee that unauthorized third parties will never be able to defeat those measures or use your personal information for improper purposes. You provide your personal information at your own risk.

3. Privacy

By using any of our Services as a Sendola customer, you acknowledge our data practices that apply to you, as set out in Sendola's **Privacy Policy**. The Privacy Policy explains how Sendola collects, uses, and protects the personal information you provide to us where Sendola makes use of your personal data to provide you with the Services or for its own purposes. You are required to familiarize yourself with the Privacy Policy prior to using the Services.

4. Communications

By opening, registering, or using an Account, or by otherwise using the Services, you consent to receive electronically all communications, agreements, documents, notices, and disclosures (collectively, "Communications") that we provide in connection with your Account and your use of Services, as set forth in our **Electronic Communications Disclosures and Agreement**.

5. Electronic Consent

By engaging with our digital platforms, you affirmatively acknowledge your understanding and acceptance of this Electronic Consent Policy. Sendola employs electronic mechanisms for obtaining user content, including but not limited to checkboxes, buttons, or typed names, as specified on the platform.

Implied Consent. You may provide implied consent through actions such as clicking “I agree” or similar affirmative actions.

Express Consent. In certain circumstance, users may be required to provide express consent through specific actions, such as checking a designated checkbox or typing their name.

Sendola will maintain records of electronic consents, including the date, time, and specific terms to which the users consented. Electronic consents obtained through Sendola’s platforms are deemed legally valid and enforceable to the extent permitted by applicable law.

6. The Service

The Service is intended to allow users to apply for and open a financial account through Sendola with our partner USI Federal Credit Union and send international money transfers originating from the United States. A "Transaction" refers to any deposit, purchase, or withdrawal of money through the Service. A “Sender” uses the Service to send money and a “Recipient” receives money through the Service. A “Transfer” refers to an order to send money through the Service. “The Transfer Amount” is the amount in US dollars that the User provides to Sendola for transmittal to the Recipient. The “Payout Amount” is the amount paid out to the Recipient.

Eligibility. You represent and warrant to us that:

- a) you are at least eighteen (18) years of age;
- b) you are eligible to register and use the Service and have the right, power, and ability to enter into and perform under these Terms of Services;

- c) if you submit a Transfer, you are requesting that we process your Transfer, an offer that we may accept or reject at our sole discretion;
- d) you will not submit or receive a Transfer on behalf of any other person;
- e) you and all transactions and transfers initiated by you will comply with all federal, state, and local laws, rules, and regulations applicable to you and/or your business;
- f) you will only have one active account. If we determine that a customer is using multiple accounts, we reserve the right to terminate one or more of the accounts, limit the customer's use of the Service, or refuse their continued use of the Service and;
- g) you will not use the Services, directly or indirectly, for any fraudulent undertaking or in any manner so as to interfere with the operation of the Services; and

Licenses. Sendola is a registered Money Services Business (MSB) in the state of Arizona, in which we hold a Money Transmitter business license (MT-1050033). This license is subject to the laws of Arizona.

Our Partners. Financial accounts and debit cards are approved and issued by USI Federal Credit Union. Financial accounts are being processed through Sendola as an agent of USI Federal Credit Union. Please refer to [USI Federal Credit Union's website](#) for their terms of service.

Sendola is an agent of USI Federal Credit Union (USI) who provides Services that enable a Transfer through the processing of ACH pulls from the Sender and sending funds to the distributing partner for the Payout Amount to the Recipient abroad. By utilizing the Service, you are authorizing Sendola to use USI, when necessary, to execute a Transfer. Financial accounts are being processed through Sendola as an agent of USI Federal Credit Union.

Sendola is also an agent of Uniteller who provides Services that enable a Transfer through the processing of ACH pulls from the Sender and sending funds to the

distributing partner for the Payout Amount to the Recipient abroad. By utilizing the Service, you are authorizing Sendola to use Uniteller's services, when necessary, to execute a Transfer.

Third Party Service Providers. Sendola works with third-party outlets (collectively "Service Providers") to make funds available to recipients. Such services may include, but are not limited to, ACH pulls and Debit Card transactions. By utilizing our Services, the Sender is authorizing the use of Sendola's Service Providers for the purpose of completing a Transaction and/or a Transfer.

Transaction Error Disputes. Subject to the applicable law, transactions may be disputed within 180 days for a full refund of the transaction amount and fees paid.

The Company will only refund into the financial account in the customer's name. No third-party accounts are accepted for refunds.

To request a refund, the customer must submit a Refund Request to customer support by email at support@sendola.io including a reason for the request. Customer support will then check the request, along with details for said transaction and forward any necessary requirements to the customer to complete the refund. If approved, once Customer support has all necessary information and documentation, they will forward the request to the Account Department to process the transfer of the refund back to the client.

Cancellations and Refunds. Subject to the applicable law, international Transfers may be canceled for a full refund of the Transfer amount and fees paid within 30 minutes of payment, unless the funds have been picked up or deposited at the time your request is received.

The Company will only refund into the bank account used to transfer the funds, in the Customer's name. No third-party accounts are accepted for refunds.

To request a refund, the customer must submit a Refund Request to customer support by email at support@sendola.io including a reason for the request. Customer support will then check the request, along with details for said Transfer and forward any necessary requirements to the customer to complete the refund. Once Customer support has all necessary information and documentation, they will forward the request to Account Department to process the transfer of the money back to the client.

If the recipient bank sends the money back to us, we will automatically refund it to the bank account that the customer sent the funds from

Fees. You agree to pay Sendola a service fee in addition to the Transfer Amount for each transfer you submit. Payment in US dollars is due at the time the transfer is submitted for processing. To process your transfer, you authorize us to charge the bank account saved in your user profile.

You may also be subject to any fees detailed in USI Federal Credit Union's Fee Schedule. Please refer to [USI Federal Credit Union's Fee Schedule](#) for a list of fees.

7. Acceptable Use

In connection with the use of our website and Services, a User may not, nor may a User permit any third party, directly or indirectly, to violate the terms outlined below.

Restricted Activities:

- Export Services, which may be subject to export restrictions imposed by US law, including US Export Administration Regulations (15 C.F.R. Chapter VII);
- Engage in any activity that may be in violation of regulations administered by the United States Department of the Treasury's Office of Foreign Asset Control (31 C.F.R. Parts 500-599). Prohibited activity includes but is not limited to the provision of Services to or for the benefit of a jurisdiction, entity, or individual blocked or prohibited by relevant sanctions authorities, including but not limited to activities in Iran, Cuba, North Korea, Syria, or the Crimean Region of the

Ukraine. If found to be in apparent violation of these restrictions, your account could be terminated and your funds could be held for an indefinite period of time;

- Access or monitor any material or information on any Sendola system using any manual process or robot, spider, scraper, or other automated means;
- Except to the extent that any restriction is expressly prohibited by law, violate the restrictions in any robot exclusion headers on any Service, work around, bypass, or circumvent any of the technical limitations of the Services, use any tool to enable features or functionalities that are otherwise disabled in the Services, or decompile, disassemble or otherwise reverse engineer the Services;
- Perform or attempt to perform any actions that would interfere with the proper working of the Services, prevent access to or use of the Services by our other customers, or impose an unreasonable or disproportionately large load on our infrastructure;
- Copy, reproduce, alter, modify, create derivative works, publicly display, republish, upload, post, transmit, resell or distribute in any way material, information or Services from Sendola;
- Use and benefit from the Services via a rental, lease, timesharing, service bureau or other arrangement;
- Transfer any rights granted to you under these Terms of Services;
- Use the Services in a way that distracts or prevents you from obeying traffic or safety laws;
- Use the Services for the sale of firearms, firearm parts, ammunition, weapons or other devices designed to cause physical harm;
- Use the Services for any illegal activity, purchase of illegal goods or in any way that exposes you, other Sendola users, our partners, or Sendola to harm; or
- Otherwise use the Services except as expressly allowed under these Terms.

Suspension and Termination. We alone will determine whether there has been a breach of this Acceptable Use Policy through your use of our Services and may take the following actions:

1. Issue of a warning;
2. immediate, temporary, or permanent withdrawal of your right to use our Services;
3. suspend or cancel your payment orders and take such other actions as we consider necessary.

If we reasonably suspect that your Account has been used for an unauthorized, illegal, or criminal purpose, you give us express authorization to share information about you, your Account, and any of your transactions with law enforcement.

8. Copyright and Trademark Infringement

We respect the intellectual property rights of others and ask you to do the same. The following terms outline prohibited uses of Sendola's Intellectual Property.

The Sendola Website and Sendola's services, including mobile applications, websites, software, and other products and services (collectively, the "Services"), their content and all intellectual property pertaining thereto and contained therein (including copyrights, patents, database rights, trademarks and service marks) are the property of Sendola Corp., Sendola affiliates or of third parties. All rights to the Sendola Website and Services remain Sendola's property. The Sendola Website and Services must be used only for the purposes permitted by these Terms and Conditions or as described on the Website. You are exclusively entitled to display and save a copy of the pages of the Sendola Website for Your personal use. Without Sendola's express written approval You are not entitled to duplicate, publish or modify the Sendola Website, Services or parts thereof, or to create derivative works from the same, to participate in their assignment or sale, to publish them in the World Wide Web or use them in any other form for any public or commercial purpose. You are not entitled:

- 1) to use a robot, spider, scraper or any other automated programme to access the Sendola Website or Services, and/or;
- 2) remove or modify information related to copyrights and trademarks or proprietary information published on the Sendola Website (or printed pages of the Website).

The name Sendola and all other names as well as proprietary designations of Sendola products and/or services named on the Sendola Website are exclusive brands of Sendola. Other product, service or company designations appearing on the Website may be the trademarks of their respective owners.

We respond to all valid notices of such infringements.

9. Compatible Mobile Devices and Third-Party Carriers

We do not warrant that the Services will be compatible with your mobile device or carrier. Your use of the Services may be subject to the terms of your agreements with your mobile device manufacturer or your carrier. You may not use a modified device to use the Services if the modification is contrary to the manufacturer's software or hardware guidelines, including disabling hardware or software controls—sometimes referred to as “jail broken.”

10. Indemnity

You will indemnify, defend, and hold us and our processors (and our respective employees, directors, agents, affiliates and representatives) harmless from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including without limitation reasonable attorneys' fees) arising out of or in connection with any claim, action, audit, investigation, inquiry, or other proceeding instituted by any person or entity that arises out of or relates to: (a) any actual or alleged breach of your representations, warranties, or obligations set forth in these Terms; (b) your wrongful or improper use of the Services; (c) your violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights; (d) your violation of any law, rule or regulation of the United States or any other country; (e) any third-party claims made by your Buyer regarding Sendola's processing of your customer/Buyer's Personal Information in connection with providing you with the Services; and (f) any other party's access and/or use of the Services with your unique name, password or other appropriate security code; and (g) any transaction, transfer, purchase, good or service in respect of which Sendola

provides, or provided, you with payment processing services in accordance with the Terms.

11. No Warranties

THE USE OF “SENDOLA” IN SECTIONS 17 AND 18 MEANS SENDOLA, ITS PROCESSORS, ITS SUPPLIERS, AND ITS LICENSORS (AND THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES).

THE SERVICES ARE PROVIDED “AS IS” WITHOUT REPRESENTATION OR WARRANTY, WHETHER IT IS EXPRESS, IMPLIED, OR STATUTORY. WITHOUT LIMITING THE FOREGOING, SENDOLA SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

SENDOLA DOES NOT WARRANT, REPRESENT OR GUARANTEE IN ANY WAY THAT THE SERVICES ARE ACCURATE, RELIABLE OR CORRECT; THAT THE SERVICES WILL MEET YOUR REQUIREMENTS; THAT THE SERVICES WILL BE AVAILABLE AT ANY PARTICULAR TIME OR LOCATION, UNINTERRUPTED, ERROR-FREE, WITHOUT DEFECT OR SECURE; THAT ANY DEFECTS OR ERRORS IN THE SERVICES WILL BE CORRECTED; OR THAT THE SERVICES ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR FIT FOR ANY PARTICULAR PURPOSE.

Sendola does not warrant, endorse, guarantee, or assume responsibility or liability for any product or service advertised or offered by a third party. Sendola does not have control of, or liability for, goods or services that are paid for using the Services.

12. Limitations of Liability and Damages

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL SENDOLA BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES, THAT RESULT FROM THE USE OF, INABILITY TO USE, OR UNAVAILABILITY OF THE SERVICE. IN ALL CASES, SENDOLA WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE THAT IS NOT REASONABLY FORESEEABLE.

UNDER NO CIRCUMSTANCES WILL SENDOLA BE RESPONSIBLE FOR ANY DAMAGE, LOSS, OR INJURY RESULTING FROM HACKING, TAMPERING, OR OTHER UNAUTHORIZED ACCESS OR USE OF THE SERVICES OR YOUR SENDOLA ACCOUNT, OR THE INFORMATION CONTAINED THEREIN.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE TOTAL LIABILITY OF SENDOLA IS LIMITED TO THE GREATER OF (A) THE AMOUNT OF FEES EARNED BY US IN CONNECTION WITH YOUR USE OF THE SERVICES DURING THE THREE (3) MONTH PERIOD IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM FOR LIABILITY, OR (B) \$500.

THIS LIMITATION OF LIABILITY SECTION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF SENDOLA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THE FOREGOING LIMITATION OF LIABILITY WILL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

13. Disputes

“Disputes” are defined as any claim, controversy, or dispute between you and Sendola, its processors, suppliers or licensors (or their respective affiliates, agents, directors or employees), whether arising before or during the effective period of these Terms, and including any claim, controversy, or dispute based on any conduct of you or Sendola that occurred before the effective date of these Terms, including any claims relating in any way to these Terms or the Services, or any other aspect of our relationship.

Any action or proceeding by you relating to any Dispute must commence within one year after the cause of action accrues.

14. Binding Individual Arbitration

General. You and Sendola agree that all Disputes, except those that are resolved informally or brought in a small claims court, will be arbitrated by a neutral arbitrator who has the power to award the same individual damages and individual relief that a court can. ANY ARBITRATION UNDER THESE TERMS OF SERVICES WILL ONLY BE ON AN INDIVIDUAL BASIS; CLASS ARBITRATIONS, CLASS ACTIONS, REPRESENTATIVE ACTIONS, AND CONSOLIDATION WITH OTHER ARBITRATIONS ARE NOT PERMITTED. YOU WAIVE ANY RIGHT TO HAVE YOUR CASE DECIDED BY A JURY AND YOU WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST SENDOLA. If any provision of this arbitration agreement is found unenforceable, the unenforceable provision will be severed, and the remaining arbitration terms will be enforced (but in no case will there be a class or representative arbitration).

Pre-Filing Requirement to Attempt to Resolve Disputes. Before an arbitration is commenced, you or Sendola agree to attempt to avoid the costs of formal dispute resolution by giving each other a full and fair opportunity to address and resolve a Dispute informally. Both parties recognize that this is an

important requirement, and that breach of this requirement would be a material breach of the Terms. To provide this opportunity, before commencing any arbitration or suit, each party agrees to send to the other party a written Notice (“Notice”). Any Notice to Sendola should be sent by mail to Sendola Corp, Attn: Arbitration Provision, 3040 Post Oak Blvd Floor 18, Houston, TX 77056. Any Notice sent to you will be sent to the address on file for your account. The Notice must: (i) include your name and account number; (ii) provide detailed information sufficient to evaluate the merits of the claiming party’s individualized claim and for the other party to determine if an amicable resolution is possible; and (iii) set forth the specific relief sought, including whatever amount of money is demanded and the means by which the demanding party calculated the claimed damages. Both parties agree that they will attempt to resolve a dispute through an informal negotiation within sixty (60) days from the date the Notice is sent. After that sixty (60) day period and not before, either party may commence arbitration. Each party agrees that state court of New York, New York may enter injunctive relief to enforce the pre-filing requirements of this paragraph, including an injunction to stay an arbitration that has been commenced in violation of this paragraph.

Scope of Arbitration. If we are not able to resolve the Dispute by informal negotiation or, as provided below, in a small claims court, all Disputes will be resolved finally and exclusively by binding individual arbitration with a single arbitrator (the “Arbitrator”) administered by the American Arbitration Association (<https://www.adr.org>) according to this Section and the Commercial Arbitration Rules for that forum, except you and Sendola will have the right to file early or summary dispositive motions and to request that the AAA’s Expedited Procedures apply regardless of the claim amount. Except as set forth above, the Arbitrator shall be responsible for determining all threshold arbitrability issues, including issues relating to whether the Terms of Services and/or Additional

Terms (or any aspect thereof) are enforceable, unconscionable, or illusory and any defense to arbitration, including waiver, delay, laches, or estoppel.

Small Claims Court. Subject to applicable jurisdictional requirements, either party may elect to pursue a Dispute in a local small-claims court rather than through arbitration so long as the matter remains in small claims court and proceeds only on an individual basis. If a party has already submitted an arbitration demand to the AAA, the other party may, in its sole discretion, inform the AAA that it chooses to have the Dispute heard in small claims court. At that time, the AAA will close the arbitration and the Dispute will be heard in the appropriate small claims court, with no fees due from the arbitration respondent.

Arbitration Procedures. The Federal Arbitration Act, 9 U.S.C. §§ 1-16, including its procedural provisions, fully applies. Any arbitration hearing will occur in the city of New York, New York, at another mutually agreeable location or, if both parties agree, by telephone or videoconference. The Arbitrator's award will be binding on the parties and may be entered as a judgment in any court of competent jurisdiction. Sendola values your privacy, particularly with respect to your financial transactions, transfers, and data. Each of the parties shall maintain the confidential nature of the arbitration and shall not (without the prior written consent of the other party) disclose to any third party the fact, existence, content, award, or other result of the arbitration, except as may be necessary to enforce, enter, or challenge such award in a court of competent jurisdiction or as otherwise required by applicable law. While an arbitrator may award declaratory or injunctive relief, the Arbitrator may do so only with respect to the individual party seeking relief and only to the extent necessary to provide relief warranted by the individual party's claim. The Arbitrator's decision and judgment thereon will not have a precedential or collateral estoppel effect.

Arbitration Fees. In accordance with the AAA Rules, the party initiating the arbitration (either you or us) is responsible for paying the applicable filing fee. For purposes of this arbitration provision, references to you and Sendola also include respective subsidiaries, affiliates, agents, employees, predecessors, successors and assigns as well as authorized users or beneficiaries of the Services.

Opt-out. You may reject this provision, in which case only a court may be used to resolve any Dispute. To reject this provision, you must send us an opt-out notice (the “Opt-out”) within thirty (30) days after you create an account, or we first provide you with the right to reject this provision.

The opt-out must be mailed to Sendola Corp, Attn: Arbitration Provision, 3040 Post Oak Blvd Floor 18, Houston, TX 77056. For your convenience, we can provide an **Opt-out Notice Form** which you must fill in to opt-out. You must complete this form by providing your name, address, phone number and the email address(es) you used to sign up and use the Services. This is the only way of opting out of this provision. Opting out will not affect any other aspect of the Terms of Services, Additional Terms, or the Services, and will have no effect on any other or future agreements you may reach to arbitrate with us.

Court Proceedings Subject to and without waiver of the arbitration provisions above, you agree that any judicial proceedings (other than small claims actions as discussed above) will be brought in and you hereby consent to the exclusive jurisdiction and venue in the state courts in the of New York, New York.

15. Governing Law

These Terms of Services and any Dispute will be governed by the Federal Arbitration Act, as set forth above, and by New York law and/or applicable federal law, without regard to its choice of law or conflicts of law principles.

16. Other Provisions

These Terms of Services, and any applicable Additional Terms or Policies, are a complete statement of the agreement between you and Sendola regarding the Services. In the event of a conflict between these Terms of Services and any other Sendola agreement or Policy, these Terms of Services will prevail and control the subject matter of such conflict. If any provision of these Terms of Services or any Additional Term is invalid or unenforceable under applicable law, then it will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law, and the remaining provisions will continue in full force and effect. These Terms of Services do not limit any rights that we may have under trade secret, copyright, patent, or other laws. No waiver of any term of these Terms of Services will be deemed a further or continuing waiver of such term or any other term.

17. Modification and Termination of Terms

We may amend the Terms at any time, giving notice that we deem to be reasonable under the circumstances, by posting the revised Terms on our website or sending a communication directly (“Revised Terms”). The Revised Terms will be effective as of the time they are published and will not apply retroactively. Your continued use of the Services after the posting of Revised Terms constitutes your acceptance of such Revised Terms.

We may terminate these Terms of Services or any Additional Terms or suspend or terminate your Account or your access to any Service, at any time for any reason. We may add or remove, suspend, stop, delete, discontinue, or impose conditions on Services or any feature or aspect of a Service. We will take reasonable steps to notify you of termination or these other types of Service

changes by email or during the next time you attempt to access your Account. You may also terminate the Terms of Services and Additional Terms applicable to your Account by deactivating your Account at any time.

If these Terms of Services or your Account is terminated or suspended for any reason: (a) your rights granted under these Terms will end, (b) you agree to immediately terminate and cease use of all Services, (c) we may (but have no obligation to) delete your information and account data stored on our servers, and (c) we will not be liable to you or any third party for compensation, reimbursement, or damages for any termination or suspension of the Services, or for deletion of your information or account data. In addition to any payment obligations under the Payment Terms, the following sections of these Terms of Services survive and remain in effect in accordance with their terms upon termination: 2 (Security), 3 (Privacy), 8 (Copyright and Trademark Infringement), 10 (Indemnity), 12 (Limitation of Liability and Damages), 13 (Disputes), 14 (Binding Individual Arbitration), 15 (Governing Law), 13 (Limitation on Time to Initiate a Dispute), 16 (Other Provisions) and 17 (Effect of Termination),

18. Contact us

If you have any questions and/or concerns about these Terms of Conditions or the practices described herein, you may contact us at: **support@sendola.io**.

Effective Date: August 1st, 2023

Sendola Privacy Policy

This policy describes how Sendola collects, stores, safeguards and uses the data and information (including non-public personal information, or “NPI”) provided by users through our website, www.sendola.io (the “Site”), as well as information collected by us through other means, including by email, over the phone, or in offline communications. This Site is operated by Sendola and has been created to provide information about our products and services (together, the “Services”).

We take your privacy and the security of your information seriously.

This policy explains:

- What information we collect, and how we use it;
- Choices you can make about the way your information is collected and used;
- How we protect personal information electronically and physically.

This policy is incorporated into and a material term of your registration and/or use of Sendola’s products and services, including our website, www.sendola.io. By using the Site or Services, you consent to the practices set forth in this Privacy Policy.

1. Information we collect

Information you provide to us. Sendola collects information from you when you choose to provide it to us through the Site or through any other means. This may include when you create an account, register or request products or services, request information from us, sign up for newsletters or our email lists, use our Site, or otherwise contact us.

The information we collect may include, but is not limited to, your social security number, date of birth, your name, address, email address, mobile phone number, documentary ID, information relating to your employment and financial account information. You may be required to provide certain personal and/or business information to apply for and receive Sendola’s products services and when needed, information to help verify your identity and/or connect your accounts.

Information we collect from financial partners. Depending on which of the Services you use, we may collect the following information from financial partners when you connect your financial accounts:

- **Account data**, including financial institution name, account type, account number and routing number;

- **Information about an account balance**, including current and available balance;
- **Identifiers** and data about account owner(s), including name, email address, phone number, date of birth, and address information; and/or
- **Data about account transactions**, including amount, date, payee, type, quantity, price, location, involved securities, and a description of the transaction.

Information we automatically collect. We may use cookies or other technologies to automatically collect certain information when you visit our Site or interact with our emails. For example, if you are responding to an offer, promotional email, or other email from us, we may automatically populate your personal information into our system once you enter your offer code or similar identifying device or otherwise accept your offer or promotion. Additionally, we may automatically collect certain non-personal information from you such as your browser type, operating system, software version, and Internet Protocol ("IP") address. We also may collect information about your use of the Site, including the date and time of access, the pages that you visit, the amount of time you spend using the Site, the number of times you return, whether you open, forward, or click-through emails, and other Site usage data.

You may adjust your browser or operating system settings to limit this tracking or to decline cookies, but by doing so, you may not be able to use certain features on the Site or take full advantage of all our offerings. Check the "Help" menu of your browser or operating system to learn how to adjust your tracking settings or cookie preferences. Please note that our system may not respond to Do Not Track requests or headers from some or all browsers.

2. How we use information we collect

Sendola uses the data and information you provide in a manner that is consistent with this Privacy Policy and applicable law. If you provide personal data for a certain reason, we may use the personal data in connection with the reason for which it was provided. For instance, if you contact us by email, we will use the personal data you provide to answer your question or resolve your problem. Also, if you provide personal data to obtain access to the Site or Services, we will use your personal data to provide you with access to such services and to monitor your use of such services.

Sendola may also use your personal data and other personally non-identifiable information collected through the Site or the provision of the Services to help us

improve the content and functionality of the Site or the Services, to better understand our users and to improve the Site and the Services. Sendola and its affiliates may use this information to contact you in the future to tell you about services we believe will be of interest to you.

3. Sharing of information we collect

Sendola is not in the business of selling your information. There are, however, certain circumstances in which we may share your personal data with certain third parties without further notice to you, as set forth below:

Agents, Consultants, and Third-Party Service Providers. Sendola, like many businesses, sometimes hires other companies to perform certain business-related functions. Examples of such functions include mailing information, maintaining databases, and processing payments. When we employ another entity to perform a function of this nature, we only provide them with the information that they need to perform their specific function.¹

Business Transfers. As we develop our business, we might sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, dissolution or similar event, personal data may be part of the transferred assets.

Related Companies. We may also share your personal data with our corporate affiliates and subsidiaries, if any, for purposes consistent with this Privacy Policy.

Legal Requirements. Sendola may disclose your personal data if required to do so by law or in the good faith belief that such action is necessary to (i) comply with a legal obligation, (ii) protect and defend the rights or property of Sendola, (iii) act in urgent circumstances to protect the personal safety of users of the Site, the Services or the public, or (iv) protect against legal liability.

4. Links to other websites

The Site may have links to third-party websites, which may have privacy policies that differ from our own. We are not responsible for the practices of such sites, nor does any such link imply that Sendola endorses or has reviewed the third-party site subject to such link. We suggest contacting those sites directly for information on their privacy policies.

5. Children and minors

Sendola does not knowingly collect personal data from minors under the age of 18. If you are under the age of 18, please do not submit any personal data through the Services. We encourage parents and legal guardians to monitor their children's Internet usage and to help enforce our Privacy Policy by instructing their children never to provide personal data without their permission. If you have reason to believe that a minor under the age of 18 has provided personal data to Sendola

through the Site or the Services, please contact us, and we will endeavor to delete that information from our databases.

6. Optout

If at any time you wish not to receive any future marketing communications or you wish to have your name deleted from our mailing lists, please send an email to support@sendola.io with the subject line "Opt-Out Request." In the body of the email, include your full name, email address, and any other relevant details to facilitate the opt-out process.

Please note that opting out may affect your ability to access certain features or services on our platform. Additionally, it may not apply to information collected through other websites or services not operated by us.

We will process your opt-out request within a reasonable time frame in accordance with applicable privacy laws.

7. Contact us

If you have any questions and/or concerns about this Privacy Statement or the practices described herein, you may contact us at: support@sendola.io

8. Changes to the Privacy Policy

Sendola reserves the right to revise this Privacy Policy at any time. When we do, we will post the change(s) on the Site. This Privacy Policy was last updated on the date indicated above. Your continued use of the Site and the Services after any changes or revisions to this Privacy Policy shall indicate your agreement with the terms of such revised Privacy Policy.

9. Disclosure

Financial accounts are being processed through Sendola as an agent of USI Federal Credit Union.

V1 DATE
ELECTRONIC COMMUNICATIONS DISCLOSURES AND AGREEMENT

This Electronic Communications Disclosure and Agreement (this "Agreement") applies to all electronic communications for the financial accounts established for you by USI Federal Credit Union (each, an "Account," and collectively, the "Accounts") using the services provided by [Sendola Corp.] d/b/a [Sendola Corp.] ("[Sendola Corp.]"), via www.sendola.io (the "Website") or the [Sendola Corp.] mobile application ("Mobile App"). "We", "us", "our", refers to [Sendola Corp.] and/or USI Federal Credit Union. "You" and "your" mean the person identified on the Account. "Communication" or "communications" means any message, correspondence, document, writing, disclosure, or other information we may provide to you electronically for or relating to the Accounts. We designed the Accounts for natural persons who choose to communicate with us electronically and who are able to receive notices and communications exclusively through the Website, the Mobile App, or by electronic mail ("e-mail").

1. Scope of Communications to Be Provided in Electronic Form. When you apply for an Account, you agree that any communications will be provided in electronic format, to the extent allowed by law, and we will not send paper communications. Your consent to receive electronic communications and transactions includes:

- a. All legal and regulatory disclosures and communications associated with the Accounts and any related products or services;
- b. The legal agreements for all Accounts and any notices about changes in terms;
- c. Privacy policies and notices;
- d. Responses to claims filed with the Accounts;
- e. Notices regarding overdue payments and collection notices; and
- f. All other communications from us for the Accounts and any related transactions, products, or services.

2. Method of Providing Communications in Electronic Form. We will provide all communications in electronic form either: (a) by email; (b) through the Website, or (c) through the Mobile App.

3. How to Withdraw Consent. You may withdraw your consent to receive communications in electronic form by emailing support@sendola.io. If you withdraw your consent, we will send you a notice and advise you of the last date you will be able to make deposits, withdrawals, transfers, and payments to and from your Account. The legal validity and enforceability of our prior electronic communications are not affected if you withdraw consent to electronic delivery of communications.

4. Consequences of Withdrawing Consent. If you do not agree to receive all communications from us in electronic form, you may not open an Account with us. If you withdraw your consent after providing consent to delivery and receipt of electronic communications, we will close your Account and terminate your relationship with us.

5. How to Update Records. You will need to provide us with a valid, accurate, and complete email address, mobile and residential telephone numbers (if you have a residential telephone), contact information, and other information for electronic communications. You agree to promptly update any changes in this information using the Website or Mobile App. Your timely and complete notification to us of your latest contact information will allow us to send communications to you, otherwise we will send communications to the last known e-mail address you provided to us.

6. Hardware and Software Requirements. In order to access and retain electronic communications, you will need the following computer hardware and software: (a) a computer with an Internet connection; (b) current "web browser" that includes 128-bit encryption with cookies enabled; (c) a current version of Adobe Acrobat Reader to open documents in .pdf format; (d) a valid email address (the primary email address designated by you); and (e) sufficient storage space to save past communications or an installed printer to print them. We will update these requirements as necessary to preserve the ability to receive electronic communications and notify you if there is a substantial change in these requirements.

7. Requesting Paper Copies. We will not send paper copies of any communication. You may obtain a paper copy of any electronic communication by printing it from the Website or Mobile App.

8. Electronic Communications Are Writings. All communications in electronic form from us to you are considered "in writing." You may want to print or download a copy of this disclosure and any other electronic communications. We will maintain electronic copies of all records related to your Accounts according to our record retention policy.

9. Federal Law. You acknowledge that consent to electronic communications is being provided for a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "E-SIGN Act") and that you and we both intend that the E-SIGN Act applies to all transactions between us.

10. Termination/Changes. We may discontinue the provision of electronic communications or terminate or change the terms and conditions upon which electronic communications are provided, but we will provide you with notice of any such termination or change.

Member Services Request

 NEW

 UPDATE

DATE _____

MEMBER NO: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person when opening a new account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

MEMBER/OWNER INFORMATION

 Update

Member / Owner Name: _____

SSN / ITIN: _____

Mailing Address: _____

ID Type: _____

City/State/Zip: _____

ID Number: _____

Physical Address _____

ID Issuing State: _____

ID Issuing Date: _____

Primary Phone _____

 Listed

 Unlisted

ID Expiration Date: _____

Date of Birth _____

Secondary Phone _____

 Listed

 Unlisted

Email: _____

Employer _____

Security Code: _____

The IRS-required certifications set forth in the "TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION" section apply to the member/owner listed above.

ACCOUNT OWNERSHIP SELECTION

**Party
Initials**

Choose **ONE** of the following forms of account ownership by placing your initials next to the chosen form of ownership. **The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following forms of account ownership. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary. The selection you make below will apply to all the accounts listed in the "ACCOUNT TYPE" section.**

SINGLE PARTY ACCOUNT WITHOUT PAYABLE ON DEATH (POD) DESIGNATION. The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The party to the account is listed as the Member/Owner.

SINGLE PARTY ACCOUNT WITH PAYABLE ON DEATH (POD) DESIGNATION. The party to the account owns the account. On the death of the party, ownership of the account passes to the POD beneficiaries of the account. The account is not a part of the party's estate. POD beneficiaries are listed in the "POD BENEFICIARIES" section. The party to the account is listed as the Member/Owner.

JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP. (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Parties to the account are listed as Member/Owner and Joint Owner.

JOINT MULTIPLE PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP. (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Parties to the account are listed as Member/Owner and Joint Owner.

JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND PAYABLE ON DEATH (POD) DESIGNATION. (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the POD beneficiaries. POD beneficiaries are listed in the "POD BENEFICIARIES" section. Parties to the account are listed as Member/Owner and Joint Owner.

CONVENIENCE ACCOUNT. (Member must initial.) The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account. The party(ies) to the account are listed as Member/Owner and Joint Owner.

Financial accounts are being processed through Sendola as an agent of USI Federal Credit Union.

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DXTX17-E (TX)

CONVENIENCE SIGNER DESIGNATION

Please complete this section if you have convenience signers on any of the accounts in the "ACCOUNT OWNERSHIP SELECTION" section.

Account Type

Name(s) of Convenience Signer(s)

Signature(s) of Convenience Signer(s)

JOINT MULTIPLE PARTY/AUTHORIZED SIGNER INFORMATION

Joint Owner UTMA Custodian Agent Other Authorized Signer (Describe): _____
 Add Update Remove See Account Authorization Card

Name #1 _____ SSN / ITIN: _____
Mailing Address: _____ ID Type: _____
City/State/Zip: _____ ID Number: _____
Physical Address _____ ID Issuing State: _____ ID Issuing Date: _____
City/State/Zip: _____ ID Expiration Date: _____ Date of Birth _____
Primary Phone _____ Email: _____
Secondary Phone _____ Security Code: _____
Employer: _____ Occupation Title: _____

Joint Owner Agent Other Authorized Signer (Describe): _____
 Add Update Remove See Account Authorization Card

Name #2: _____ SSN/TIN: _____
Mailing Address: _____ ID Type: _____
City/State/Zip: _____ ID Number: _____
Physical Address: _____ ID Issuing State: _____ ID Issuing Date: _____
City/State/Zip: _____ ID Exp. Date: _____ Date of Birth: _____
Primary Phone: _____ Listed Unlisted Email: _____
Secondary Phone: _____ Listed Unlisted Security Code: _____
Employer: _____ Occupation/Title: _____

Joint Owner Agent Other Authorized Signer (Describe): _____
 Add Update Remove See Account Authorization Card

Name #3: _____ SSN/TIN: _____
Mailing Address: _____ ID Type: _____
City/State/Zip: _____ ID Number: _____
Physical Address: _____ ID Issuing State: _____ ID Issuing Date: _____
City/State/Zip: _____ ID Exp. Date: _____ Date of Birth: _____
Primary Phone: _____ Listed Unlisted Email: _____
Secondary Phone: _____ Listed Unlisted Security Code: _____
Employer: _____ Occupation/Title: _____

ACCOUNT TYPES

Share/Savings: _____ Add Remove Money Market: _____ Add Remove
 Share Draft/Checking: _____ Add Remove Other: _____ Add Remove
 Share Certificate/Certificate: _____ Add Remove Other: _____ Add Remove

ACCOUNT SERVICES

ATM Card: _____ Add Remove Overdraft Protection Update
 Debit Card: _____ Add Remove Indicate transfer priority:
 Audio Response: _____ Add Remove 1. _____
 Internet Banking: _____ Add Remove 2. _____
 Mobile Banking: _____ Add Remove 3. _____
 Bill Payment: _____ Add Remove 4. _____
 Other: _____ Add Remove

ACCOUNT DESIGNATIONS

POD Beneficiaries - Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all accounts listed under the "ACCOUNT TYPE" section.

Name of Beneficiary _____ Identifying Information: _____
Name of Beneficiary _____ Identifying Information: _____
Name of Beneficiary _____ Identifying Information: _____

ACCOUNT DESIGNATIONS (continued)

Custodial Designation and Information - The account(s) listed in the "ACCOUNT TYPE" section is/are held by _____ (custodian) as custodian for _____ (Minor) under the Texas Uniform Transfers to Minors Act. Minor's SSN: _____

Designation of Successor Custodian - Pursuant to the Texas Uniform Transfers to Minors Act, I designate _____ successor custodian for all accounts listed in the "ACCOUNT TYPE" section. This designation shall take effect only upon my death, resignation, incapacity or removal.

Signature of Custodian	Date
X	

Witness	Date
X	

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) *The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and*
- (2) *I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and*
- (3) *I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations Section 301.7701-7).*
- (4) *The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.*

Certification Instructions. Check the box for item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. By checking this box, this serves to strike out the language related to underreporting. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____

AUTHORIZATION

By signing or otherwise authenticating, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Privacy Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. All of the terms, conditions, form of account ownership, account selection and other information indicated on this document applies to all of the accounts listed unless the credit union is notified in writing of a change. I/We agree that any updates identified herein amend the previously signed Member Services Request(s), and are subject to the terms and conditions of the applicable disclosures noted above.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Member / Owner	Date

Joint Owner/Authorized Signer	Date

Joint Owner/Authorized Signer	Date

Joint Owner/Authorized Signer	Date

FOR CREDIT UNION USE ONLY

Date of Membership: _____ Opened/Approved By: _____ Membership Eligibility: _____
Member Verification: _____
Verification List(s) Checked: OFAC Other: _____
List Verification Completion Date: _____ By: _____
Reports Checked: Credit Report Check Verification Report Other: _____
Overdraft Protection Opt-in Completion Date: _____

Request for Taxpayer Identification Number and Certification

**Give Form to the
 requester. Do not
 send to the IRS.**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number																						
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Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



Service Fee Disclosure

Form: FEES
Revised: 2024-02-22
Approved: 2024-02-23
Reviewed: -

I. Purpose:

USI Federal Credit Union (hereinafter 'the Credit Union' or 'USIFCU') charges fees for the below services or in the following situations. Unless otherwise noted, the charges will be per item or per service, as applicable.

Version en Español: USI Federal Credit Union (en adelante, "la Cooperativa de Crédito" o "USIFCU") cobra tarifas por los siguientes servicios o en las siguientes situaciones. A menos que se indique lo contrario, los cargos serán por artículo o por servicio, según corresponda.

II. Service Fee Matrix

Matriz de servicios

Service or Situation <i>Servicio o Situación</i>	Fee Amount <i>Monto de la cuota</i>
Cards <i>Tarjetas</i>	
Cost per Card <i>Costo por tarjeta</i>	Initial No Cost <i>Primera tarjeta sin costo</i>
Replacing a lost debit card <i>Reemplazo por tarjeta de débito perdida</i>	\$10.00
ATMs <i>Cajeros automáticos</i>	
ATM withdrawal in-Network (CO-OP) <i>Cajero dentro de la red de CO-OP</i>	\$0.00
Cost per declined transactions in ATM in-Network <i>Costo por transacción declinada dentro de la red de CO-OP</i>	\$0.00
ATM withdrawal out-of-Network <i>Retiro de cajero fuera de la red</i>	Varies on ATM <i>Varia por cajero</i>
Savings Account <i>Cuenta de ahorros</i>	
Average rate in savings <i>Tasa promedio en ahorros</i>	0.05%
Savings Account under \$5.00 minimum balance <i>Cuenta de ahorro con un saldo mínimo de \$5,00 USD</i>	\$1.00/month <i>mes</i>
Inactive account for 2-3 years (investigation) <i>Cuenta inactiva durante 2-3 años (investigación)</i>	\$2.00/month <i>mes</i>

Checking Account

Cuenta de cheques

Transaction creating a negative balance <i>Transacción que crea un saldo negativo</i>	\$25.00
Auto transfer from savings to cover overdraft <i>Transferencia automática de ahorros para cubrir descubiertos</i>	\$1.00
Check returned for non-sufficient funds, ACH NSF return <i>Cheque devuelto por fondos insuficientes, ACH NSF devolución</i>	\$25.00
Mail returned due to bad address (investigation and repost) <i>Correo devuelto por dirección incorrecta (investigación y reenvío)</i>	\$2.00/item
Executing a check stop payment request <i>Ejecutar una solicitud de suspensión de pago de un cheque</i>	\$25.00
Inactive account for 2-3 years (investigation) <i>Cuenta inactiva durante 2-3 años (investigación)</i>	\$2.00/month <i>mes</i>
Providing a printed copy of an account statement <i>Proporcionar una copia impresa de un extracto de cuenta</i>	\$1.00/pg

Transfers

Transferencias

ACH	\$0.00
Transfer from external bank account <i>Transferencia desde cuenta externa</i>	\$0.00
Receive money using Direct Deposit <i>Recibir dinero utilizando deposito directo</i>	\$0.00

Customer Service

Servicio al cliente

Customer Service <i>Servicio al cliente</i>	\$0.00
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Financial accounts are being processed through Sendola as an agent of USI Federal Credit Union.

Las cuentas financieras se procesan a través de Sendola como agente de USI Federal Credit Union.