

TERMS OF USE FOR CARDNAV

"You," "Your," and other similar terms means the person who is an owner or authorized user on the accounts enrolled in the CardNav mobile application ("CardNav App") . "We", "us" and "our" mean all of your financial institutions, CU Cooperative Systems, Inc., the owner and operator of the CardNav App ("Service Provider") and third parties with whom any of us partner or have contracts with to make the CardNav App available to you under these Terms and Conditions.

These Terms of Use ("Agreement") state the terms that govern your use of the CardNav mobile application ("CardNav App") in the United States. Such use is limited to the United States. This Agreement, together with all updates, additional terms, software licenses, collectively constitute the "Agreement" between you and us, concerning your use of the CardNav App. This Agreement constitutes the entire agreement between you and us concerning the subject matter hereof and also supplements any separate additional terms and conditions relating to the CardNav App or your accounts between you and your financial institution. The Service Provider includes all affiliates of Service Provider that are involved in making the CardNav App and its functionality available to you

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE INSTALLING OR USING THE CARDNAV APP ON YOUR MOBILE DEVICE BECAUSE BY INSTALLING OR USING THE CARDNAV APP ON YOUR MOBILE DEVICE YOU ARE AGREEING TO EACH TERM, CONDITION AND DISCLAIMER IN THIS AGREEMENT. DO NOT INSTALL OR USE THE CARDNAV APP IF YOU DO NOT AGREE TO EACH TERM, CONDITION AND DISCLAIMER IN THIS AGREEMENT. IN ADDITION, WHEN YOU RECEIVE NOTICE OF ANY CHANGES TO THIS AGREEMENT, YOU MUST INDICATE YOUR ACCEPTANCE TO THESE CHANGES BEFORE USING THE CARDNAV APP. IF YOU DO NOT AGREE TO EACH TERM, CONDITION AND DISCLAIMER IN THIS AGREEMENT, YOU ARE NOT AUTHORIZED TO DOWNLOAD OR STORE THE CARDNAV APP ON ANY MOBILE DEVICE.

We may refuse access to the CardNav App at any time for noncompliance with any part of this Agreement.

DESCRIPTION OF SERVICE:

The CardNav App enables a you to use the App on your mobile device to define controls for usage of your debit and credit cards. You can set preferences for alerts to be received on your mobile device when transactions using the cards you have enrolled in CardNav are made or attempted. You can control when and where your enrolled cards can be used as well as view and act on instant alerts when transactions using your enrolled cards are processed, perform card management functions such as turning your cards on/off, and perform basic mobile banking functions such as viewing balances and transactions and the ability to transfer funds between

accounts linked to your cards.

YOUR AGREEMENTS WHEN YOU INSTALL OR USE THE CARDNAV APP: In addition to your other agreements herein and any separate agreements between you and your financial institution concerning your debit and credit cards.

1. You represent and warrant that a) you are of sufficient legal age to install and use the CardNav App and to create binding legal obligations for any liability you incur as a result of installing and using the CardNav App, b) except as otherwise provided by applicable law, you understand that you are financially responsible for all uses of the CardNav App by you and those who are authorized by you to use the data and information you provide to them to enable them to use the CardNav App including, without limitation, your password, verification information, and account information, c) you are responsible for any fees and charges assessed by your financial institution for use of the CardNav App or those associated with your debit and credit cards, and c) you will only install and use the CardNav App for yourself and not for any other person
2. You agree that all of the information you provide in the enrollment process and at all other times is accurate, current, complete and true.
3. You are responsible for maintaining the accuracy and confidentiality of all information you provide when enrolling cards into the CardNav App and using the CardNav App including, without limitation, your password, verification information and card information and all transactions and other activities that occur using the CardNav App whether supplied to you by us or provided by you during the registration process.
4. You may not, and you agree not to, transfer or assign your use of, or access to the CardNav App to any third party.
5. When requested, you agree to provide a valid mobile phone number which you own to receive text messages and voice mail messages and your email address for using the CardNav App so that we may send you certain information about your account(s) enrolled in the CardNav App. You agree to notify us if your mobile phone number changes or if you are no longer the owner of the number you provided to us.
6. You are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) charged by your financial institution, and fees associated with data usage or text messaging which may be imposed by your communications service provider. Standard message charges may apply.
7. You understand that balances provided for your account(s) may not include recent or pending transactions (whether or not conducted using the CardNav App) that have not yet posted to your account and that other restrictions and fees may apply.
8. Confirmations for transfers made between accounts using the CardNav App may need to be verified directly with your financial institution and you agree to contact your financial institution directly to make such verification.
9. The CardNav App is provided for your convenience and any information about your accounts that you receive when using the CardNav App, including without limitation, confirmation of transactions, does not replace your periodic account statement(s), which is the official record of your accounts.

10. You agree to indemnify, defend, and hold us and your financial institution and our and their respective directors, officers, employees and agents, harmless from and against any and all claims, liability, damages, costs and expenses, including reasonable attorneys' fees, penalties and fines that result from or arise out of (i) your violation of this Agreement or your unauthorized or misuse of the CardNav App; (ii) transactions conducted using the CardNav App; (iii) failed, delayed, or misdirected delivery of, any information sent using the CardNav App; (iv) any errors in information sent through the CardNav App; (v) any action you may or may not take in reliance on the information provided when using the CardNav App; and (vi) any disclosure of information provided by you including, without limitation, your account information to third parties resulting from your use of the CardNav App. Your obligation under this paragraph shall survive termination of your use of the CardNav App or this Agreement.

ALERTS

This Agreement also governs the alerts and other information you receive via text messaging and email when you use the CardNav App. You agree and consent that we may send you text messages or email alerts ("Alerts") through your wireless provider or Internet service provider to the wireless phone number for the device on which you install the CardNav App and that you are the owner of that device and authorized to give this consent and you agree that your wireless provider or Internet service provider is acting as your agent in this capacity. The Alerts are subject to the terms and conditions of your Internet service provider or wireless provider. Alerts may not be encrypted. Alerts can be delivered whether or not you are logged into the CardNav App and whether or not your device is locked or in sleep mode. They may include your name and account information. We cannot guarantee timing or receipt of the Alert, as this may be affected by forces outside of our control. In the event that an Alert is delayed, or not received, we are not responsible for any related impacts. We will not charge a fee for sending Alerts but your wireless provider or internet service provider might charge a fee depending on your plan. If you do not wish for others to see your Alerts, you should establish a passcode lock on your device, lock it when not in use, and guard the screen on your device when it is unlocked. We may terminate the alerting service at any time. To manage Alerts including to change or turn off Alerts, you can log into the CardNav App and turn off Notifications within the CardNav App or contact your Financial Institution's Customer Service and they will walk you through how to turn off Alerts on your mobile device. We will never send an Alert that asks you to supply any sensitive personal or financial information such as your social security number or your account number. If you receive such requests, do not respond and contact your financial institution immediately. You agree to notify us if the wireless number changes or if you are no longer the owner of the wireless number.

LICENSE TERMS.

Subject to your compliance with this Agreement, you are hereby granted a personal, nonexclusive, fully-revocable and nontransferable license or sublicense ("license") to install, access and use the CardNav App on mobile devices that you own or control in accordance with this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved the Service Provider. Nothing in this license entitles you to receive hard-copy documentation,

technical support, telephone assistance or updates to the CardNav App. This license and the CardNav App can be terminated at any time by us without notice to you and you can terminate this license and the CardNav App at any time by uninstalling the CardNav App from your mobile device or stopping use of the CardNav App; provided, however, that you remain responsible for transactions conducted and fees incurred using the CardNav App on the device on which it is installed, to the extent your liability is not prohibited by law.

The CardNav App is licensed, not sold, to you for use only under the terms of this Agreement.

This license does not allow you to use the CardNav App on any device or product that you do not own or control, and you may not distribute or make the CardNav App available over a network where it could be used by multiple devices at the same time. You may not transfer in any form (including rent, lease, lend, sell, redistribute or sublicense) the CardNav App. You may not copy, decompile, reverse engineer, disassemble, attempt to derive the source code of, modify, or create derivative works of the CardNav App, any updates, or any parts of updates, except regarding use of open source elements components included with the CardNav App. Any attempt to do so is a violation of the rights of the Service Provider and its licensors. If you breach this restriction, you may be subject to prosecution and damages. The terms of the license will govern any upgrades provided by us that replace and/or supplement the original CardNav App and functionality, unless such upgrade is accompanied by a separate license in which case the terms of that license will govern.

TECHNICAL DATA

By using the CardNav App, you acknowledge and accept that we may collect and use technical data and related information, including but not limited to technical information about your mobile device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of software updates, product support and other services to you (if any) related to the CardNav App. You understand that full use of CardNav App requires you to have a card account with your financial institution and that personally identifiable information may be collected by us and your financial institution in conjunction with your transactions, consistent with federal law and your financial institution's privacy policy and our privacy policy.

TERMINATION

The Agreement and this license is effective upon your installation of the CardNav App until terminated by you or us. We may terminate or suspend the CardNav App at any time and we may limit or change functionality at any time. Any rights granted herein are subject to termination with or without notice from us if you violate and/or fail to comply with any terms or conditions set for herein. Once this Agreement and license is terminated, you are no longer entitled to use the CardNav App. You shall cease all use of the CardNav App, and destroy any legally made copies or portions thereof of the CardNav Application.

THIRD PARTY SERVICES

The CardNav App may enable access to your financial institution and third party services and

web sites, including GPS locator websites, such as Google, that allow you to find a branch (collectively and individually, "Services"). Use of the Services may require Internet access and that you accept additional terms of service.

To the extent the CardNav App allows you to access third party services, we and our respective licensors, reserve the right to change, suspend, remove, or disable access to any part of the services or all of the services at any time without notice to you. In no event will we be liable for the removal of or disabling of access to any such services. We may also impose limits on the use of or access to certain services, in any case and without notice or liability to you.

You understand that we may offer to integrate our/its own and/or with third party services for your convenience. Further, you understand that we are not affiliated with, do not endorse, and are not responsible to these third party services. We are not responsible for the contents of, updates to, or privacy practices of these third parties, which may differ from ours. The personal data you may choose to give to us by means of installing the CardNav App on your mobile device and enrolling your accounts to use the CardNav App shall be governed by our (and your financial institution's) privacy policies.

DISCLAIMER AND LIMIT OF LIABILITY

You expressly acknowledge and agree that use of the CardNav Application is at your sole risk and that the entire risk as to satisfactory quality, performance, accuracy and effort is with you. To the maximum extent permitted by applicable law, the CardNav App and any services performed or provided by the CardNav App are provided "as is" and "as available", with all faults and without warranty of any kind, and we hereby disclaims all warranties and conditions with respect to the CardNav App and any services, either express, implied or statutory, including, but not limited to, the implied warranties and/or conditions of merchantability, of satisfactory quality, of fitness for a particular purpose, of accuracy, of quiet enjoyment, and non-infringement of third party rights.

Installation and use of the CardNav App occurs across the networks of many wireless service providers. We do not operate or have any involvement or control with or over these networks or the wireless service providers. We will not be liable to you for any circumstances that interrupt, prevent or otherwise affect your ability to install and use the CardNav App. Such circumstances include, but are not limited to, the unavailability of the wireless service for any reason, network delays, a breach of security or integrity of the network or wireless service, system outages, communications failure, limitations on wireless coverage and interruption of a wireless connection. We disclaim any responsibility for any wireless service or internet service used to access the CardNav App.

We disclaim any responsibility for the transmission of your personal information across the networks of wireless and internet providers because we do not control these networks. By installing and using the CardNav App you acknowledge and agree that the privacy of your personal information cannot be guaranteed and you assume full responsibility for, and hold us

harmless from, any losses or damage you incur as a result of the transmission of your personal information when installing or using the CardNav App.

We do not warrant against interference with your enjoyment of the CardNav App in any way, or that defects in the CardNav App or services will be corrected. No information or advice given by us or our representatives shall create any warranty. Should the CardNav App or services prove defective, you assume the entire cost of all necessary servicing, repair or correction. Some jurisdictions do not allow the exclusion of implied warranties or limitations on applicable statutory rights of a consumer, so the above exclusion and limitations may not apply to you if you reside in those jurisdictions.

To the extent not prohibited by law, in no event shall we be liable for personal injury, or any punitive, incidental, special, indirect or consequential damages whatsoever, including, without limitation, damages for loss of profits, loss of data, business interruption or any other commercial damages or losses, arising out of or related to your use or inability to use the CardNav Application, however caused, regardless of the theory of liability (contract, tort or otherwise), even where we have been advised of the possibility of such damages. Some jurisdictions do not allow the limitation of liability for personal injury, or of incidental or consequential damages, so this limitation may not apply to you if you reside in those jurisdictions. The foregoing limitations will apply even if the above stated remedy fails of its essential purpose. We may amend, modify or cancel this Agreement, the CardNav App or the functionality available at any time and without notice to you. You agree that your continued use of the CardNav App constitutes your agreement to the change or modification.

You agree to immediately notify us of any unauthorized use of your password or other verification information, or any other breach of security. In case of unauthorized access to your device or your telecommunications service or any other compromise of the security for your mobile device that you use to access the CardNav App, you agree to immediately cancel your registration associated with the compromised mobile device by calling your FI support center. We will not be liable for any use of the CardNav App or transactions conducted using a mobile device that has been compromised.

When installing and using the CardNav App, you agree not to:

- a. impersonate any person or entity;
- b. upload, post, email or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- c. spam or flood the CardNav App;
- d. modify, adapt, sub-license, translate, sell, reverse engineer, decompile or disassemble any portion of the CardNav App or the software used in connection with the CardNav;
- e. remove any copyright, trademark, or other proprietary rights or notices contained on the CardNav App;
- f. "frame" or "mirror" any part of the CardNav App;

g. use any robot, spider, site search/retrieval application, or other manual or automatic device or process to retrieve, index, "data mine," or in any way reproduce or circumvent the navigational structure or presentation of the CardNav App or the contents of either;

h. otherwise interfere with, or disrupt the CardNav App or servers or networks connected to the CardNav App, or violate this Agreement or any requirements, procedures, policies or regulations applicable to the CardNav App or of any networks connected to the CardNav App; or

i. intentionally or unintentionally violate any applicable local, state, federal, national or international statute, regulation, regulatory guideline or judicial or administrative interpretation, or any rule or requirement established by us (all of which shall constitute "Applicable Law") in connection with your installation and use of the CardNav App.

You may terminate your use of the CardNav App at any time by deleting the CardNav App from your mobile device and the services available through the CardNav App will no longer be accessible to you. In addition, we may suspend or terminate your access at any time without notice to you in the event you breach this Agreement or in the event of suspected fraud with respect to your use of the CardNav App or your accounts at your financial institution.

Export Restrictions. You may not use or otherwise export or re-export any software used in connection with the CardNav App except as authorized by United States law and the laws of the jurisdiction in which the software was obtained. In particular, but without limitation, the software may not be exported or re-exported (a) into any U.S. embargoed countries or (b) to anyone on the U.S. Treasury Department's list of Specially Designated Nationals or the U.S. Department of Commerce Denied Person's List or Entity List. By using the CardNav App, you represent and warrant that you are not located in any such country or on any such list. You also agree that you will not use any such software for any purposes prohibited by United States law, including, without limitation, the development, design, manufacture or production of nuclear, missiles, or chemical or biological weapons.

U.S. Government Restricted Rights. The software used in connection with the CardNav App is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

Miscellaneous. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to the CardNav App and this Agreement are subject to the exclusive jurisdiction and venue of the courts in California and you expressly consent to such jurisdiction and venue. This Agreement and all related documentation are and will be in the English language and the application of the United Nations Convention on Contracts for the International Sale of Good is hereby expressly waived and excluded. This Agreement is an electronic contract that sets out the legally binding terms of your

use of the CardNav App. You indicate your acceptance of this Agreement by clicking on the "Accept " button below in connection with your installation of the CardNav App. This action creates an electronic signature that has the same legal force and effect as a handwritten signature. By clicking on the "Accept" button, you accept this Agreement and agree to the terms, conditions and notices contained or referenced therein. When you click on the "Accept" button, you also consent to have this Agreement provided to you in electronic form. You have the right to receive this Agreement in non-electronic form.

Relationship with Other Agreements. This Agreement applies only to the CardNav App and its functionality. The terms of other disclosures and agreements between you and your financial institution, as may be amended from time to time, remain effective for all other aspects of your accounts with your financial institution.

GOVERNING LAW. The laws of the state of California, excluding its conflicts of law rules, govern this Agreement and license and your use of the CardNav Application. Your use of the CardNav App may also be subject to other local, state, national, or international laws.