

Addendum for e-Share Tools

By clicking accept below, you agree that this Addendum is hereby incorporated into the Membership and Account Agreement that governs this Business Account. All capitalized terms not defined herein carry the same meaning as in the Membership and Account Agreement.

Authorization to Use e-Share Tools. In this Addendum, the term “e-Share” shall refer to the online tool provided by RBFCU which allows you to designate individuals who you want to have authority and/or access with respect to your Business Account. In this Addendum, the term “User” shall refer to a person you designate via the e-Share tool to have access to your account. All transactions performed by a User on an eligible Business Account within the scope of the authority you grant using the e-Share tool will be considered transactions authorized by you. You are solely responsible for any transactions performed by any User.

If you allow a User to initiate funds transfers or other transactions, you agree that for those transactions, the User is an Authorized Signer on the eligible Business Account, subject to the terms of the Agreement for your eligible Business Account.

Any requirement to verify two or more signatures on any item (such as a check) does not apply to electronic or telephone transfers. This means you are allowing any User with transaction authority on your eligible Business Account to individually make electronic or telephone transfers, even though his/her authority to transfer or withdraw funds from your account by some other means (such as by check) must be exercised jointly with one or more other people. This provision controls and takes precedence over any conflicting provision in any other agreements you have with us.

We may discontinue offering e-Share or User options or permitting Users to access your eligible Business Account at any time, without prior notice, and at our sole discretion for any purpose.

Options. Some options may not be available for all accounts or members.

- 1) View Only—User(s) may be permitted by you to have access to an eligible Business Account only to view balance and transaction information.
- 2) View and Transact—User(s) may be permitted by you to have access to an eligible Business Account to engage in and authorize transactions to and from the eligible Business Account.
- 3) If you make someone who is enrolled in RBFCU Online Banking an Authorized Signer on an eligible Business Account, we may treat that Authorized Signer as a User and automatically assign View and Transact authority to that User.

Terminating a User. If you wish to terminate a User’s authority to access your account, you need to delete that User from your account via the e-Share tool. We may terminate any User’s authority if we have reason to believe that such User has violated this Addendum or any agreement with us regarding your accounts or in the event we have reason to believe that such User has violated an applicable state, federal, or local law.

If we receive conflicting instructions, or if we believe that an eligible Business Account's security or our security may be at risk as a result of a User, we may, in our sole discretion, end the User's access to a Business Account.

Acknowledgements and Agreements

You agree that:

- Each of your Users will be acting as your agent and will be bound by this Addendum and any separate agreement governing the eligible Business Account.
- We may rely and act on the instructions of any User.
- All transactions that a User performs on an eligible Business Account are transactions authorized by you. You are solely responsible for those transactions.
- You are solely responsible for supervising and monitoring the actions of your Users.
- You will be responsible for ensuring each User maintains the confidentiality of his or her username, password, or other login information.
- Each User will access and the applicable Business Account only in accordance with the authority given to the User via the e-Share tool.

INDEMNIFICATION. YOU WILL INDEMNIFY AND HOLD HARMLESS RANDOLPH-BROOKS FEDERAL CREDIT UNION AND ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS AND AFFILIATES FROM AND AGAINST ANY AND ALL LIABILITY, CLAIMS OF LIABILITY, EXPENSES, CAUSES OF ACTION, LOSSES OR DAMAGE WHATSOEVER, INCLUDING REASONABLE ATTORNEYS' FEES AND ANY AMOUNTS PAID IN SETTLEMENT, AND INCLUDING WITHOUT LIMITATION, ANY INJURIES TO ANY PERSON (INCLUDING THE PERSONNEL), PROPERTY OR OPERATION, IN EACH CASE ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR ARISING OUT OF ANY TRANSACTION OR ACTIVITY BY ANY USER OR OTHER AUTHORIZED PERSON WITH RESPECT TO YOUR ACCOUNTS.