

Kasasa Account Disclosures

Effective as of "date"

Definitions

Minimum Qualifications for Kasasa Cash, Kasasa Cash Back and Kasasa Tunes - To earn rewards, the following enrollments must be in place and all transactions and activities must post and settle to your account during each Monthly Qualification Cycle:

1. At least 1 monthly direct deposit
2. At least 12 PIN-based/signature-based debit card purchases**
3. Be enrolled in and log into online banking.
4. Be enrolled in and have agreed to receive e-statements rather than paper statements.
5. Maintain a valid email address on record with the credit union.

** Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle to qualify for the account's rewards.

Monthly Qualification Cycle - The Monthly Qualification Cycle means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. (Example: December 31 through January 30)

Statement Cycle - The Statement Cycle means the period for which our credit union provides a summary of the financial activities and transactions that post and settle to the account holder's account. The statement cycle begins on the first calendar day of the month and ends on the last day of the month. See our website www.aodfcu.com or contact one of our member service representatives for specific Statement Cycle dates.

Annual Percentage Yield (APY) - A percentage rate reflecting the total amount of dividends paid on an account, based on the dividend rate and the frequency of compounding for a 365-day period.

Dividend Rate - The declared or prospective annual dividend rate paid on an account, which does not reflect compounding.

Variable-Rate Account - An account in which the dividend rate may change after the account is opened. The APY may change at any time as determined by the Credit Union's Board of Directors.

Business Day vs Banking Day - A Business Day is a calendar day other than a Saturday or a Sunday or any legal public holiday. A Banking Day is that part of any business day on which we are open to the public for the purpose of carrying out substantially all banking functions.

Kasasa Cash

Account Overview - Kasasa Cash is a free, variable rate, checking account with no minimum balance that rewards account holders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle. See "Definitions" section for qualification requirements.

Reward information - When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, rewards are:

1. Dividends are earned as followed:
 - a. If your average daily balance is \$20,000.00 or less, the dividend rate paid on the entire balance will be 2.472%, with an annual percentage yield (APY) of 2.500%.
 - b. A dividend rate of 0.250% will be paid only on the portion of your average daily balance that is greater than \$20,000.00. The annual percentage yield (APY) for this tier will range from 2.500% to 0.250%, depending on the balance in the account.

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- c. If your Kasasa Cash qualifications are not met, the dividends paid on the entire daily balance will be 0.050% with an annual percentage yield (APY) of 0.050%.
2. Reimbursements up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the Monthly Qualification Cycle in which you qualified.
 - a. When account qualifications are not met ATM withdrawal fees are not refunded.

Reimbursements and dividends will be credited to your account on the last day of the current statement cycle.

The Kasasa Cash account may be linked to a Kasasa Saver account. See below for details on the Kasasa Saver.

- If the Kasasa Cash account is linked to a Kasasa Saver account, dividends will automatically transfer from the Kasasa Cash account to the Kasasa Saver account within the first 5 business days of the month. Therefore, dividends will not compound in the Kasasa Cash account.
- If, for whatever reason the Kasasa Saver portion of your account is closed, your account will be automatically converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions will apply.

Kasasa Cash Back

Account Overview - Kasasa Cash Back is a free checking account with no minimum balance that rewards accountholders with cash back and nationwide ATM withdrawal fee refunds when they meet the minimum qualifications during the account's Monthly Qualification Cycle. See "Definitions" section for qualification requirements.

Reward Information - When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, rewards are:

1. 2.50% cash back on up to \$300.00 in PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle.
2. Reimbursements up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the Monthly Qualification Cycle in which you qualified.
3. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded.

Reimbursements and cash back payments will be credited to your account on the last day of the current statement cycle.

The Kasasa Cash Back Checking Account may be linked to a Kasasa Saver Account. See below for details on the Kasasa Saver.

- If, for whatever reason the Kasasa Saver portion of your account is closed, your account will be automatically converted to a standalone Kasasa Cash Back account and only the Kasasa Cash Back terms and conditions will apply.

Kasasa Tunes

Account Overview - Kasasa Tunes is a free checking account with no minimum balance that rewards account holders with reimbursements on iTunes®, Amazon.com®, and Google Play® purchases as well as nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle. See "Definitions" section for qualification requirements.

Reward Information - When Kasasa Tunes qualifications are met, you will receive:

1. Up to a total of \$10.00 in refunds for any iTunes®, Amazon.com® or Google Play® purchases that post and settle to the account during that cycle period.
2. Up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes account during the Monthly Qualification Cycle in which you qualify.

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3. When the Kasasa Tunes account qualifications are not met, iTunes®, Amazon.com® and Google Play® purchases and ATM withdrawal fees are not refunded.

Reimbursements will be credited to your account on the last day of the current statement cycle.

Kasasa Saver

Account Overview - Kasasa Saver is a free, variable rate add-on account with no minimum balance that rewards account holders with dividends when they meet the qualifications associated with their linked Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver Account.

Reward Information - When Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will also receive additional benefits in your Kasasa Saver account:

- If your average daily balance is \$50,000.00 or less, the dividend rate paid on the entire balance will be 0.499%, with an annual percentage yield (APY) of 0.500%.
- A dividend rate of 0.250% will be paid only on the portion of your average daily balance that is greater than \$50,000.00. The annual percentage yield (APY) for this tier will range from 0.500% to 0.250%, depending on the balance in the account.
- If your Kasasa Cash or Kasasa Cash Back qualifications are not met, the dividends paid on the entire balance of your Kasasa Saver will be 0.05% with an annual percentage yield (APY) of 0.05%.

Dividends will be credited to your account on the last day of the current statement cycle.

Account and Truth-in-Savings Disclosures

Purpose and Expected Use of the Account - Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts are intended to be the account holder's primary checking account in which payroll and day-to-day spending activities are posted and settled. Day-to-day spending includes, but is not limited to, groceries, gasoline, apparel, shopping, dining, sporting, and entertainment transactions.

We expect the account's debit card to be used frequently throughout each month and for transactions to reflect a wide dollar range. Small debit transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed period, particularly near the end of a Monthly Qualification Cycle, are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

AOD Federal Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day primary use. Account holders who persist in making debit card transactions in a calculated and limited fashion to meet their monthly qualifications may have their account converted to a different checking account or closed altogether. We have the right to close this account at any time. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. Rewards may be forfeited if the account is closed for misuse. An AOD Federal Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records.

Effects of Closing the account - If the account is closed by the account holder, you may forfeit any rewards and/or dividends that have not been credited to your account. Upon termination of your Kasasa account, any optional add-on products/services associated with this account will also be terminated.

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Activities that do not count toward earning rewards - The following activities do not count toward earning account rewards: Debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Rate Information - The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Kasasa Cash and Kasasa Saver, the APY may change at any time as determined by the credit union's Board of Directors. The dividend rates and APY are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period. Dividends are paid from current income and available earnings after required transfers and reserves at the end of the dividend period.

Compounding and Crediting - The dividend period is the period at the end of which an account earns dividend credit. The Dividend period begins on the first calendar day of the period and ends on the last day of the period. Dividends compound monthly and will be posted to your Kasasa account on the last day of the current statement cycle. If you close your account before the dividends are credited, you may not receive the accrued dividends. Dividends begin to accrue on the day you deposit noncash items (for example: checks).

Note: Automatic transfer may cause overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs.

Balance Computation Method - We use the average daily balance method to calculate the dividends for your Kasasa account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

Fees for Overdrawing Accounts - Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if accountholder has opted in for ATM and one-time debit card transactions), preauthorized automatic debit, telephone-initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available balance. You may consult the "Funds Availability Policy Disclosure" and "Account Agreement and Disclosure" regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the "Fee Schedule" for current fee information.

Non-Sufficient Funds (NSF) or Overdraft fees may reduce earnings.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. See the "What You Need to Know About Overdrafts and Overdraft Fees" notice in your Account Opening Disclosures.

Dormant Accounts - If there is no activity on your share and/or share draft account(s) for a period of 12 months and AODFCU does not have a valid mailing address, then we may classify your account(s) as dormant. Dormant accounts will be subject to a service charge, as set forth in the "Fee Schedule". The credit union may transfer funds in a dormant account to another appropriate account and may terminate the account and further account statements.

Membership - As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below:

- Par Value of One Share - \$25.00

Account Limitations - The following limitations on AOD Debit Card transactions may apply:

- You may make up to ten (10) debit card purchases per day.

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- You may purchase up to a maximum of \$3,000 per day.
- You may make up to five (5) cash withdrawals in any one day from an ATM machine.
- You may withdraw up to a maximum of \$999.99 in any one day from an ATM machine.
- You may make up to ten (10) POS transactions in any one day.
- You may purchase up to a maximum of \$3,000 from POS terminals per day.

See the "Electronic Fund Transfers Agreement and Disclosure" for more information.

Additional Information - Rates, rewards, and bonuses, if any, are variable and may change after the account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle.

Credit Union membership, account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. See our website www.aodfcu.com or contact one of our member service representatives at (256) 237-9494 or toll-free at (800) 637-0299 for fees that may apply to this account. Accounts may not be used for commercial purposes.

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Protect Services Terms and Conditions

This document contains the rules that govern our Kasasa Protect program as of **November 1, 2023**.

Please read and agree to the following information before enrolling in and/or using any of the Kasasa Protect Services and/or Site.

Optional Add on Service - AOD Federal Credit Union offers Kasasa Protect, an optional Identity Fraud Protection and Restoration Service that includes identity theft, fraud protection and breach resolution services through a separate, third party that can be added to your Kasasa account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time.

Kasasa Protect - Identity Fraud Protection and Restoration Services - "Kasasa Protect: Identity Fraud Protection and Restoration Services" are provided by CSID, a part of Experian Partner Solutions "CSID" and collectively includes the following comprehensive services (collectively "Services"):

(1) **Credit Services:** (a) *Reports:* an annual credit report from Experian; (b) *Scores:* a monthly credit score from Experian and (c) *Plotter:* a visual twelve (12)-month history of the consumer's monthly credit scores from Experian.

(2) **Monitoring Services:** (a) *Public Records:* Monitors name, address & Social Security Number (SSN) across public records; (b) *Dark Web Monitoring:* monitors across social networks, chat rooms & black-market web sites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) *Credit Bureau:* monitors for and will provide an email or text alert if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's Experian credit file. Credit monitoring occurs only on the credit file associated with the purchasing consumer, and does not monitor, compare, or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus; (d) *Credit Freezes & Removals:* Kasasa Protect includes the ability to place or release credit freezes on your credit report with Experian only. Certified Specialists will help Kasasa Protect consumers place or remove this credit freeze at no additional cost. In addition, Certified Specialists will provide the consumer with contact information for the other credit bureaus; however, they will not place the credit freeze at the other credit bureaus on their behalf. In accordance with the Economic Growth, Regulatory Relief and Consumer Protection Act, credit bureaus are to provide one free credit freeze (and associated removal) per year for consumer requests made after September 21, 2018.

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(3) **Resolution Services:** (a) *Recovery Services:* a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) *Lost Wallet Services:* Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft.

Terms & Conditions - These terms and conditions constitute an agreement between you, ("you", "your" or "user") and Kasasa, including its affiliates and service providers, as well as certain of our licensors and service providers (collectively, including us, Kasasa, Ltd. and its subcontractors and licensors, and CSID, a part of Experian Partner Solutions "Experian") and its subcontractors and licensors, "Service Providers", "our", "we" or "us"), pertaining to your use of the Kasasa Protect Services and portal website located at <https://secure.kasasaprotect.com> (the "Site") and/or any of its affiliated web applications described herein or made available on the Site by us. By using the Site and/ or Services, you agree to be bound by these Terms and Conditions and our Privacy Policy, available at the Site and which is incorporated herein by reference into these Terms and Conditions (collectively, the "Terms"). These Terms constitute the complete and exclusive understanding and agreement between you and us relating to the Site, Services and subject matter hereof, and replace all previous terms and conditions or similar agreements or documentation entered into between you and Service Providers, whether written or oral, relating to the subject matter hereof.

Acceptance of Terms - By accessing the Site or using any of the Services, you acknowledge that you have read, understood, and agree to these Terms and to follow all applicable laws and regulations, and agree to be liable for any noncompliance with these Terms. You understand that by accepting these Terms you are providing "written instructions" to CSID and its employees, agents, subsidiaries, affiliates, contractors, third party data and service providers, and all other credit reporting agencies under the Fair Credit Reporting Act (FCRA), as amended, including Experian and affiliated entities, to access your credit files from Experian and to exchange information about you with Experian in order to verify your identity and to provide the Services to you. You agree and hereby authorize CSID to provide your personally identifiable information (or, if applicable, information about any minor children you have enrolled) to third parties as provided in our Privacy Policy, as may be amended from time to time, in order to provide the Services to you (and to those children you have enrolled). You further authorize CSID to obtain information and reports about you (or about any children you have enrolled, if applicable) in order to provide the Services, including, but not limited to, credit monitoring services, credit reporting, identity monitoring, fraud resolution services, restoration services, address history reports, name and alias reports, criminal reports or sex offender reports, and to provide monitoring and alerts. IF YOU DO NOT AGREE TO ANY OF THE TERMS, DO NOT ACCESS OR USE THE SERVICES. We may from time to time update these Terms and your continued use of the Services indicates your agreement to any modification with respect to these Terms. You may not use the Services and may not accept the Terms if (i) you are not of legal age or mental state to form a binding contract with us, or (ii) you are a person barred from receiving the Services under the laws of the United States and/ or other countries including the country in which you are resident or from which you use the Services.

Fees - Kasasa Protect services are provided for a monthly fee of \$7.99. Fee(s) will be automatically debited from your account on the third (3rd) of each month. Fee(s) begin on the third (3rd) of the month following your Enrollment Date and will end one (1) day after AOD Federal Credit Union has processed your cancellation request.

Changes & Modifications - Kasasa Protects services, fees, providers and / or partners are variable and may change with proper notification from our institution, Kasasa, Ltd. or our Service Providers. We reserve the right to modify or discontinue, temporarily or permanently, the Services with or without notice to you. We reserve the right to make any such changes effective immediately to maintain the security of the system or Account Information or to comply with any applicable laws and/ or regulations. You may reject changes by discontinuing use of the Services to which such changes relate. Your continued use of the Services will constitute your acceptance of an agreement with such changes. Your access and use of the Services may be interrupted from time to time, including due to the malfunction of equipment, periodic updating, maintenance, or repair of the Site and/ or the Services or other actions that we, in our sole discretion, may elect to take. Maintenance of the Services may be performed from time to time resulting in interrupted service, delays, or errors in the Services. We and/ or our Service Providers are not liable to you, or any third party should we exercise our right to modify or discontinue the Services.

Changes in terms, conditions, services, fees and / or providers, if any, will be posted on the Kasasa Protect site located at www.secure.kasasaprotect.com. We encourage you to refer to this site on a regular basis for Services information.

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Requirements - To utilize Kasasa Protect you must: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, and (3) register and maintain your unique email address (joint accountholders must each provide unique email addresses for this service) via the Kasasa Protect online portal.

Enrollment - To receive Kasasa Protects Services, you must (1) agree to the Kasasa Protect Services' Terms & Conditions and (2) establish the Services' monthly billing and (3) provide an accurate email address. Upon completing these three activities you will be enrolled in the program. ("Enrollment"). The date upon which these activities are completed will be your enrollment date ("Enrollment Date").

Verification - Within one (1) business day after Enrollment, Kasasa Protect will provide you with an email that includes a link to the site (<https://secure.kasasaprotect.com>) and your subscriber number. After entering your subscriber number, you must verify your personal information. You agree to provide accurate, current, and complete information about yourself. You agree not to misrepresent your identity. You also agree to maintain and update this information, including your email address on a regular basis to ensure its accuracy. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in the information generated. ("Verification").

Portal Alerts & Notifications - Upon verifying your personal information and selecting "I accept" to the Terms and Conditions of the Kasasa Protect Site, you will be able to receive alerts and notifications through the Site. Email notifications will be sent to the email address you maintain on the Site. You understand, acknowledge, and agree that to receive the full complement of Services, including receiving Services' alerts and notifications via the Site, you must first verify your identity and register and maintain your email address at the Site.

Communication - We will communicate with you by email, text or by posting notices on the Site or through the Services. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communication be in writing. Your consent to receive communications electronically is valid until you revoke your consent notifying us of your decision to do so. If you revoke your consent to receive communications electronically, we may terminate your right to use the Services.

You understand and agree that any alerts provided to you through the Services may be delayed or prevented by a variety of factors. While we will use commercially reasonable efforts to provide timely and accurate alerts, we neither guarantee the delivery or accuracy of the content of any alert. You agree that we and/or our Service Providers will not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you; or any third-party reliance on an alert. To the extent that a user requests customer service or other assistance from us, you agree that Services Providers are authorized to access and view your Account Information to provide such assistance and support.

Availability of Services - All items under these three (3) comprehensive services are available to you as identified below.

(1) Credit Services: After verification, you will be able to view all items listed under Credit Services, including credit information and alert details via the portal.

(2) Monitoring Services: All items listed under Monitoring Services will begin upon Enrollment. Viewing of Monitoring Services alerts is available upon Verification.

(3) Restoration Services: All items under Resolution Services are available upon Enrollment.

Security - You are solely responsible for (a) the accuracy, quality and reliability of any and all information provided by you, or anyone authorized by you, to or with the Site and/or Services, (b) maintaining the confidentiality and security of your login information, passwords, and any other security or access information used by you or anyone you authorize on your behalf to access the Services (collectively, "Account Information"), (c) preventing unauthorized access to or use of the information, files or data that you, or anyone authorized by you, store or use in or with the Site and/or Services (collectively, "Account Data"), (d) all electronic communications, including account registration and other account holder information, email and financial, accounting and other data entered using the Account Information ("Communications"), and (e) without limiting the foregoing, any and all activities that occur while you utilize the Services. We assume that any Communications received through use of the Account Information were sent or authorized by you. You agree to immediately notify Us if you become aware of any loss, theft or unauthorized use of any Account Information. We

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reserve the right to deny you access to the Services (or any part thereof) if we reasonably believe that any loss, theft, or unauthorized use of Account Information has occurred. You must inform us of, and hereby grant to Service Providers and its affiliates, third-party providers, partners, licensors, employees, distributors and agents permission to use the Account Information to enable Service Providers to provide the Services to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

Cancellation - You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to AOD Federal Credit Union, P.O. Box 608, Bynum, AL 36253. Verbal requests should be directed to (256) 237-9494.

Cancellations may take one (1) or more business days to process. Once processed, your Services and access to the Site will be terminated. Some of your information may remain stored by us or our Service Providers for record-keeping purposes.

When cancelling, your then current month's fee will not be reimbursed or prorated. The Services' monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution.

We and/or Service Providers may cancel your access to the Services at any time for any reason, including, your breach of the Terms or actions by you that reflect an inability to comply with the Terms, we are required by law, a Service Provider has terminated a relationship with us or ceased to offer the Services to you, or the provision of Services to you is, in our sole opinion, no longer commercially viable.

AOD Federal Credit Union reserves the right to cancel your Services if the Services' monthly fees are not paid and properly fulfilled. Should we, our Service Provider(s) or AOD Federal Credit Union cancel your Services, a cancellation notification email will be sent to the email address you maintain at

Closure of Checking Account - Should your checking account be closed by you or AOD Federal Credit Union, any add-on products / services associated with that account, including these Services, will also be terminated at the same time. Your current month's account and/or Kasasa Protect fees will not be reimbursed or prorated. The monthly fee(s) will not be charged for the month following termination.

Legal Notices - (1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. (2) AOD Federal Credit Union Notice. AOD Federal Credit Union shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential, or incidental. (3) Free credit monitoring services are available to every active credit consumer via www.freecreditscore.com. This free service provides electronic monitoring and notifies a consumer of changes to their credit file. Kasasa Protect does not include the ability to place or release credit freezes on your credit report since the credit bureaus, in accordance with the Economic Growth Regulatory Relief and Consumer Protection Act are to provide these capabilities for free after September 21, 2018. <https://secure.kasasaprotect.com>.

Use of Your Information - We, our Service Providers and/or any applicable national credit reporting agencies under the FCRA may use, modify, display, distribute, obtain any additional information and/or reports about you and/or create new materials using the Account Information, Account Data and/or your Communications to provide the Services to you. By submitting Account Information, Account Data and Communications, you agree that Service Providers may use your Account Information, Account Data and Communications for the purposes set out herein, without any particular time limit and without the payment of any fees.

Anonymous, aggregate information that does not contain personally identifiable information, comprising financial account balances, other financial account data, or other available data that is collected through users' use of the Services, may be used or licensed by us and/or the Services Providers for various purposes including but not limited to conducting certain analytical research, performance tracking, bench marking helping to improve products and services and to assist in troubleshooting and technical support.

Disclaimers of Warranties - YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (a) YOUR USE OF THE SERVICES AND/OR THE SITE, IS AT YOUR SOLE RISK; (b) THE SERVICES AND/OR THE SITE ARE BEING

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PROVIDED "AS IS" AND "AS AVAILABLE"; (c) TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE AND/OR OUR SERVICE PROVIDERS DISCLAIM ANY AND ALL WARRANTIES WITH RESPECT TO THE SERVICES AND/OR THE SITE, IN WHOLE OR IN PART, INCLUDING (i) ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, FUNCTIONALITY, TITLE AND NON-INFRINGEMENT, (ii) REPRESENTATIONS AND WARRANTIES THAT THE SITE AND/OR THE SERVICES WILL MEET YOUR REQUIREMENTS, WILL BE SECURE, THAT THE QUALITY OF THE SERVICES AND/OR THE SITE WILL MEET YOUR EXPECTATIONS OR REQUIREMENTS, AND THAT ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED, (iii) REPRESENTATIONS AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING AND COURSE OF PERFORMANCE, (iv) ANY WARRANTY, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, RELATED TO THE COMPREHENSIVENESS, COMPLETENESS, CORRECTNESS, LEGALITY, RELIABILITY OR ACCURACY OF THE SERVICES AND/OR THE SITE, IN WHOLE OR IN PART, (v) ANY WARRANTY THAT THE SERVICES AND/OR THE SITE WILL BE SECURE, UNINTERRUPTED, TIMELY, VIRUS-FREE OR ERROR-FREE, AND (vi) WARRANTIES RELATED TO THE ACCURACY OF ANY INFORMATION OBTAINED THROUGH THE SERVICES, THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICES, THE CORRECTION OF DEFECTS IN THE SERVICES, OR THAT THE SERVICES WILL OPERATE IN COMBINATION WITH ANY OTHER HARDWARE OR SOFTWARE; (e) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH USE OF THE SITE AND/OR THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK; (f) YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM YOUR USE OF THE SERVICES AND/OR THE SITE; AND (g) THE CURRENT STATE OF THE SERVICES AND/OR THE SITE DOES NOT ALLOW FOR ERROR-FREE USE OF THE SERVICES AND THAT INTERRUPTIONS, CRASHES, DOWNTIME AND DELAY IN SERVICES MAY OCCUR.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM SERVICE PROVIDERS THROUGH OR FROM THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

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