

OnlineSM Services Agreement

Saturday, July 27, 2013

Last updated on 02/06/2011

Transfer Service Agreement

General Terms

This Transfer Service Agreement ("Addendum") supplements the Online Service Agreement ("Initial Agreement") to which you agreed at your initial login to the Online Service, and amends and becomes a part of the Initial Agreement. The terms of the Initial Agreement are hereby ratified, affirmed and incorporated herein, and shall continue to apply in all respects, as amended hereby. Any capitalized term used but not defined herein shall be given the meaning ascribed thereto in the Initial Agreement. In the event of any conflict between the terms of the Initial Agreement and this Addendum, the terms of this Addendum shall be controlling. All references hereinafter to the term "Agreement" shall mean the Initial Agreement as modified by this Addendum.

General Terms Applicable to the Transfer Service

Your use of the Online Service to issue instructions to us to make transfers between two eligible accounts held by us ("Internal Transfer Services") or to or from accounts not held by us ("External Transfer Service") (collectively, the "Transfer Service") or allowing another to use the Transfer Service means that you agree to the following terms and conditions set forth in this section. You agree that you will not use this service for International ACH Transactions, which are prohibited under this Agreement. The addresses, telephone numbers, and other information, rights and responsibilities contained in this Addendum are limited to Transfer Service related activities, and do not cover other types of electronic fund transfers by which you may be able to access your bank accounts except as may be specifically otherwise noted herein. Please refer to the documentation that you receive for those services for that information.

To activate the External Transfer Service you must have at least one eligible deposit, line of credit, mortgage, installment loan or auto loan account with us and to use the Internal Transfer Service, you must have at least two eligible accounts with us from which you may transfer money ("funds"). The following basic features and functions are available to you and may be performed by you when you use the Transfer Service with your Password:

- Transfer funds among your accounts linked for access through the Transfer Service. Note: Not all accounts are eligible to be linked for transfer via the Transfer Service. We reserve the right to limit transfer eligibility to certain types of accounts and to change such eligibility from time to time.
- Advance credit from your line of credit accounts to other accounts linked for access through the Internal Transfer Service. Note: Credit advances taken on your line of credit accounts using the Transfer Service will be treated as extensions of credit under your credit agreement with us, and subject to all restrictions and limitations contained therein.
- Transfer funds to and from certain of your External Accounts through the External Transfer Service (as defined below).

Note: Any transfer made from any of your savings accounts by using the Online Service is a restricted transfer subject to certain limitations. Please refer to our Deposit Account Agreement for full details. Additionally, any transfer made through the External Transfer Service from any line of credit account will be treated as an advance on such line of credit, and in addition to accruing interest under the terms of your line of credit agreement, will also be subject to all other terms and limitations on advances thereunder.

You agree to be bound by and comply with such other written requirements as we may furnish to you in connection with your deposit accounts and other products that may be accessed via the Transfer Service, including without limitation, your Deposit Account Agreement, mortgage, auto, installment loan or line of credit agreements. In the event of a conflict between the terms applicable to this Addendum and these agreements, the terms and conditions of this Addendum shall control.

Definitions

As used in this Agreement, the following terms have the following meanings:

- "Business Day" refers to Monday through Friday, excluding federal holidays. For purposes of transfers to or from investment accounts via the Internal Transfer Service, "Business Day" also excludes Good Friday;
- "Canceled" means when a transfer will neither be processed nor sent for any reason;
- "Completed" with respect to the Internal Transfer Service, means when a transfer has been successfully processed and both To and From Accounts have been updated; As it relates to the External Transfer Service, "Completed" means we have sent a request to transfer funds to the financial institution holding your External Account and the financial institution has not rejected our request to transfer funds on your behalf within the time established by banking institutions. It does not mean funds have necessarily been received into your To Account;
- "Current Day" refers to transfers from an account held by us that are scheduled with a present day Send On date (i.e., the transfer is scheduled to begin processing the same date as the instructions are entered); with respect to transfers to credit accounts and to or from

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ML Morrison

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the ML Morrison text bar.

Chase Online Service Agreement:

Chase Online Service Agreement Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has become more evident than ever. They have the capability to inspire, provoke, and ignite change. Such could be the essence of the book **Chase Online Service Agreement**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall impact on readers.

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