GLOBAL FEDERAL CREDIT UNION
ULTRABRANCH SERVICE APPLICATION

Account Number	Name

UltraBranch is a remote account access service that utilizes a personal computer, telephone, or mobile electronic device in combination with a Personal Access Code (PAC) to obtain information and perform transactions. I authorize Global Federal Credit Union to process information, monetary and other transactions that I request through any method of access using the UltraBranch service, and appropriately debit and/or credit the accounts and shares that I designate for such transactions, as well as any applicable fees. I acknowledge that, by enrolling the account indicated, I will have access to view balances and transfer funds to all account(s) on which I am a primary or joint signatory.

Establish Service

☐ I hereby request UltraBranch service. By my signature below, I agree to read and comply with the terms and conditions of the UltraBranch Service Agreement.

Update Service

☐ I hereby request a new Personal Access Code (PAC).

☐ I hereby request that my UltraBranch User ID be reset.

☐ I hereby request "transfer only" access to the following accounts on which I am not a signatory:

Account 1: Account 2:
Account 3:

☐ I hereby request to cancel "transfer only" access to the following accounts:

_____

Cancel Service

☐ I hereby authorize Global Federal Credit Union to cancel UltraBranch service on my account.

Take this application to any branch or mail it to:
Member Service Center
Global Federal Credit Union
P.O. Box 196613
Anchorage, AK 99519-6613

Save paper – choose eStatements when you log in to UltraBranch. From the Account Summary page, click on "View or Order Statements."

Signature: x **Date:**

For Credit Union Use Only – Government Issued ID

Mbr. I.D.	State/Country	Type	Number	Expiration

Online Account Services Agreement ("Agreement")

You can use Online Account Services to do the following:

- View your Global Federal Credit Union account information (including current balances) via computer, phone, or another mobile device
- Transfer funds among your own linked Global Federal Credit Union personal accounts on a one-time or recurring basis
- Transfer funds from a deposit account (checking, savings, or money market) to your linked Global Federal Credit Union credit card(s), personal line(s) of credit, loan account(s), and/or mortgage loan(s)
- Pay bills online or send money to people or businesses electronically or via mailed check
- Receive money electronically from people
- Perform account maintenance tasks such as downloading statements, updating your contact information, changing your username and passcode, reordering checks, requesting copies of paid checks, stopping payment on checks, and other tasks
- Send a secure message to us using our secure Message Center

If you access the mobile version of the Online Banking website or access Online Account Services through third-party software, some features of Online Account Services may not be available. To access the full suite of Online Account Services, use a computer to log in to the Global Federal Credit Union website at www.globalcu.org

About This Agreement

In this document, the term "Agreement" refers to this document and all its associated terms and conditions; the terms "we," "us," "our," "Global Credit Union," refer to Global Federal Credit Union; and the terms "you" and "your" refer to the account owner or other person authorized to transact business on any Global Federal Credit Union account which may be accessed through the Online Account Services.

The term "Business Day" refers to Monday through Friday, excluding Federal Reserve holidays.

The term "Electronic Bill" refers to a bill, statement, or invoice for amounts due from you that is electronically submitted by a Payee to you through Online Account Services.

The term “Electronic Payment” refers to the use of any form of payment processed through electronic means, including credit cards, debit cards, and automatic clearinghouse transactions.

The term “Payee” refers to the person or entity to which a Payment is to be directed through Online Account Services.

The term “Payment” refers to the remittance of funds to a Payee through Online Account Services.

The term “Service” refers to Online Account Services access.

The term “Site” refers to Online Account Services, Global Federal Credit Union’s online account service.

The term “Transfer” refers to the sending of money from one bank account to another, usually electronically.

This Agreement is between you and Global Federal Credit Union and governs your use of Global Federal Credit Union’s Online Account Services, including transfers among your own accounts, transfers of money to businesses and individuals, and transfers of money to you from individuals.

Accepting the Agreement

You must provide us with an email address that you use and access regularly.

If at any time while you are enrolled, you do not receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

When you use Online Account Services or authorize others to use Online Account Services, you agree to the terms and conditions of the entire Agreement.

Global Federal Credit Union retains the right to limit the frequency and duration of access to Online Account Services or any of its functions, limit the amount of withdrawals, assess fees, or change our policies regarding these matters at any time without amending this Agreement.

Relation to Other Agreements

Your use of the Services may also be affected by your Share Account Disclosure Statement (SADS) and Disclosures, including the applicable schedule of fees, or other agreement with us for your linked Global Federal Credit Union accounts and/or an agreement with our affiliates for your affiliate accounts linked to the Service. When an account is linked to the Services, it does not change the agreements you already have with us or our affiliates for that account and you are still subject to the terms and conditions we gave you in the agreement and disclosure for the linked account. The terms and conditions for those account agreements, including any applicable fees,

transaction limitations, liability rules and other restrictions that might impact your use of an account with the Services, are incorporated into this Agreement. In the event of a conflict between the terms of those account agreements and this Agreement, the terms of the applicable account agreement will prevail unless this Agreement specifically states otherwise.

Transfers Between Your Accounts

You can make a one-time transfer or set up a recurring transfer between your eligible linked accounts.

Transfers between your Global Federal Credit Union accounts:

- Transfers (other than to a mortgage or credit card) entered before 10:30 pm Alaska Standard time (AKST)/11:30 pm Pacific time are posted immediately and are effective the same day.
- Transfers (other than to a mortgage or credit card) entered after 10:59 pm AKST/ 11:59 pm Pacific time are posted the next day.
- Transfers to a mortgage entered by 2:30 pm AKST/3:30 Pacific time Monday through Friday are posted the same day. Transfers entered after 2:30 pm AKST/3:30 Pacific time or on a non-Business Day will be posted the next Business Day. Funds received in excess of the payment due may be applied first to pay any other balances due. The remainder of the excess payment will be applied to principal only if your loan is current or prepaid.
- Transfers to a Global Credit Union credit card are posted the date the transfer is entered. Transfers entered by 12:00 pm AKST/1:00 pm Pacific time Monday through Friday are posted the next Business Day. Transfers entered after 12:00 pm AKST/1:00 pm Pacific time Monday through Friday or on a non-Business Day may require an additional Business Day to post.

Transfers between your Global Federal Credit Union accounts and accounts at other credit unions or banks:

- For Transfers under this section, we may allow your account to be overdrawn even if you have not opted into an overdraft program. If we do so, we will not charge an overdraft fee and you will be responsible for immediately repaying the amount of the overdraft.
- One-time Transfers from an account at another credit union or bank to a Global Federal Credit Union loan made by 3:00 pm AKST/4:00 pm Pacific time can be scheduled for the same Business Day. Transfers made after 3:00 pm AKST/4:00 pm Pacific time or on a Non-Business Day must be scheduled for the next Business Day.
- Recurring Transfers from an account at another credit union or bank to a Global Federal Credit Union loan made by 3:00 pm AKST/4:00 pm Pacific time can be scheduled for the next Business Day. Transfers made after 3:00 pm AKST/4:00 pm Pacific time or on a Non-Business Day must be scheduled a minimum of two days from the date entered.

- Single Transfers scheduled by any form must be cancelled by 3:00p.m. AKST/4:00 pm Pacific time on the date of the Scheduled Transfer.

- If you have elected to create recurring Transfers, you understand you are responsible for cancelling scheduled Transfers at such time you no longer wish to have your deposit account debited or when your loan has been paid in full. Recurring Transfers must be canceled by 3:00 p.m. AKST/4:00 pm Pacific time the Business Day prior to the Scheduled Transfer.

Authorizations and Fees

You authorize us to:

- Select the method used to remit funds on your behalf.
- Select the method to return funds to you if your transaction is refused or cannot be completed.
- Follow the payment instructions given to us by your Payees.
- Debit your account for the amount of any Electronic Payment plus related applicable fees in effect.
- Debit applicable fees, regardless of whether the transaction is completed.
- Complete the transaction based on the account number you provided to us, even if there is a discrepancy between the account number you provided and the account name you provided. We have no responsibility to investigate any such discrepancies.

Failed or Returned Transactions

If we are unable to complete a transaction for any reason associated with your linked eligible account (for example, there are insufficient funds in your linked account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice. For such cases, you agree that:

- You will reimburse us immediately for the amount of the Transaction that has been returned to us.
- You will reimburse us for any fees imposed by us as a result of the return.
- You will reimburse us for any fees we incur in attempting to collect the amount of the return from you.
- We are authorized to report the facts concerning the return to any credit reporting agency.

In using the Online Account Services, you understand we and/or the United States Postal Service may return Payments for various reasons such as, but not limited to the following:

- Payee's forwarding address has expired.

- Payee's account number is not valid.
- Payee is unable to locate account; or
- Payee account is paid in full.

We will use our best efforts to research and correct the returned Payment and return it to your Payee or void the Payment and credit your account.

Refused Payments

We May Refuse to Pay a Payee

We reserve the right to refuse to pay any Payee to whom you may direct a Payment. We will notify you promptly if we decide to refuse Payment. This notification is not required if you attempt to make a prohibited Payment under this Agreement.

A Payee May Refuse to Accept a Payment

You understand that Payees may reject Payments or otherwise return Payments.

Payments not claimed by a Payee will be automatically cancelled ten (10) days after the processing of the Payment begins. When you initiate a Payment, the Payee is not required to accept the Payment. You agree that you will not hold us liable for any damages resulting from a Payee's decision to accept or not to accept a Payment. We will, to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited, or denied Payment to your account or use other reasonable efforts to return such Payment to you as permitted by law.

Receiving Payments

Online Account Services allow you to receive a Payment from another person into an eligible linked Global Federal Credit Union account. Please be aware of the following conditions:

- There may be a delay between the time you are notified of the pending Payment into your account and the deposit of the Payment of funds into your account.
- You may be required to take additional steps to facilitate the deposit of the Payment of funds into your account.
- You agree that in the event funds are transferred into your account and it is determined to be an improper Payment, for any reason, you authorize us to withdraw from your account an amount equal to the amount of the Payment.

Acceptable and Prohibited Uses

By using Online Account Services, you agree to the following stipulations:

- You agree that you are independently responsible for complying with all applicable laws in all activities related to your use of the Online Account

Services, regardless of the purpose of the use, and for all communications you send through the Online Account Services.

- We have the right but not the obligation to monitor and remove communication content that we find in our sole discretion to be objectionable in any way.
- The Service allows you to send or receive money using your consumer or small business deposit account. We reserve the right to suspend or terminate your use of the Service if we believe, in our sole discretion, you are using the Service for other purposes, or if we believe you are using the Service in a manner that exposes Global Federal Credit Union or our third-party vendors to liability, reputational harm or brand damage.

Passwords, Security, and Your Liability for Unauthorized Transfers

By enrolling in the Service and accessing it using your username, passcode, and other security and identification methods we may require, such as security questions or one-time passcodes, you acknowledge and agree the Service includes commercially reasonable security procedures. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use of your passcode, and we had a reasonable opportunity to act on such notice.

A unique and secret Personal Access Code (PAC) will be issued to you by Global Federal Credit Union. You agree to promptly change the PAC issued by Global Federal Credit Union. Global Federal Credit Union, its employees, and affiliates will never contact you via phone or email to ask you for your username or PAC. If any such request is made to you, please let us know immediately via one of the methods in the "Contact Us" section.

You agree to make every reasonable effort to protect the security of your PAC, passwords, codes, and security devices to ensure they are not obtained or used by another person. You agree to be responsible for all transactions performed by anyone to whom you have given your PAC. If you permit other people to use your Online Account Services or your password or give them other means to access your account, you are responsible for any transactions they authorize even if such transaction goes beyond the authority you provided.

For your protection, every time you finish an Online Account Services session, you should sign out of the Site and close your browser.

Cancellation of Online Account Service by You or Us

Your Online Account Services can be cancelled by you or Global Federal Credit Union. We may cancel your access at any time for any reason. We are not obligated to give you advance notice, though we will try to do so. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

You may cancel Online Account Services at any time by notifying us via one of the methods in the "CONTACT US" section of this Agreement. Upon cancellation, you will

no longer have online access to your accounts, any Electronic Bill Payment services, and your ability to transfer funds to non-Global Federal Credit Union accounts. Cancelling the Service will not close your Global Federal Credit Union accounts. This Agreement will continue to apply to all transactions that occurred before Global Federal Credit Union received notice of cancellation.

Any Payment(s) that have begun processing before the requested cancellation date will be processed.

Alterations and Amendments to the Agreement

We may amend this Agreement and any applicable fees and charges for Online Account Services at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. We will inform you of the changes when legally required to do so, and we will try to inform you of such changes even when not legally required.

Any use of Online Account Services after a notice of change or after the posting of a revised version of this Agreement on the Site will constitute your agreement to such changes and revised versions.

Arbitration and Dispute Resolution

To the extent allowed by law, all claims or controversies arising between you and Global Federal Credit Union shall be subject to the Arbitration and Dispute Resolution Provisions identified in the Share Account Disclosure Statement.

Exclusions of Warranties

The Site, Online Account Services, and related documentation are provided “as is” without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of title, merchantability, fitness for a particular purpose, and non-infringement. We do not guarantee continuous, uninterrupted, or secure access to any part of the Site, and operation of the Site may be interfered with by numerous factors outside our control. Some states do not allow the disclaimer of certain implied warranties, so the foregoing disclaimers may not apply to you.

Indemnification

You agree to defend, indemnify, and hold harmless us, our affiliates, and our employees and contractors, from any loss, damage, claim, or demand (including attorneys’ fees and expenses) made or incurred by any third party due to or arising out of your breach of this Agreement and/ or your use of the Site or Online Account Services.

We shall be responsible only for performing the Online Account Services expressly provided for in this agreement and shall be liable only for gross negligence or willful misconduct in performing those Online Account Services. We shall not be responsible for your acts or omissions (including, without limitation, the amount, accuracy, timeliness, transmittal, or authorization of any Payments initiated by you.

Limitation of Liability

We will use reasonable efforts to complete all your transactions properly. However, we shall incur no liability if we are unable to complete any transaction because of the existence of any of the following circumstances:

- If, through no fault of ours, you have insufficient funds in your account (or insufficient funds available under your overdraft protection plan, if you have one) to complete the transaction.
- Online Account Services is not working properly, and you know or have been advised about the malfunction before you started the transaction.
- Your telephone, device, Internet service provider, telephone line, modem, or other equipment is not operating properly.
- You do not properly follow instructional materials provided in connection with the Service.
- You do not authorize a transfer within a sufficient period of time for your transfer to be completed by any applicable deadline.
- You have not provided us with the correct, complete, or accurate information necessary to complete the transfer.
- Any third party involved in the transfer mishandles or delays the handling of the transfer.
- Your funds are held or frozen, or a court order or other legal process prevents us from making a transfer.
- Your PAC has been reported lost or stolen.
- We have reason to believe that a transaction has not been properly authorized or authenticated, or is fraudulent, erroneous, or illegal.
- You have exceeded the limitations on frequency of transactions or dollar amount of transactions applicable to the Service or this Agreement.
- Any telecommunications or other utility service you use in connection with the Service has been disconnected or there are deficiencies in the quality of such service.
- Circumstances beyond our control (such as telecommunication or electrical outages and malfunctions, postal strikes or delays, computer system failures, or natural disasters) prevent the proper execution of the transaction.
- Making a transfer would cause us to violate any law, rule, or regulation to which we are subject.
- Your account is presumed abandoned under applicable law, or we consider your account to be dormant or inactive under our policies and procedures.
- Any failure on our part that was not intentional and resulted from a bona fide error notwithstanding procedures to avoid such error, except for actual damage

s (which do not include indirect, incidental, special, or consequential damages).

- For other reasons not specifically mentioned.

It is your responsibility to ensure the accuracy of any information you provide to complete a transaction.

This Agreement constitutes your exclusive remedies and the entire liability of Global Federal Credit Union and our employees and contractors. By using Online Account Services, you agree to the following:

- From time to time the Service may be delayed, interrupted, or disrupted periodically for an indeterminate amount of time due to circumstances beyond our reasonable control, including but not limited to, any interruption, disruption, or failure in the provision of the Service, whether caused by strikes, power failures, equipment malfunctions, internet disruption, or other reasons. In no event shall we or our employees or contractors be liable for any claim arising from or related to the Service caused by or arising out of any such delay, interruption, disruption, or similar failure.
- In no event shall we or our employees or contractors be liable for any indirect, special, incidental, consequential, punitive, or exemplary damages, including loss of goodwill or lost profits (even if advised of the possibility thereof) arising in any way out of the installation, use, or maintenance of the Service, even if such damages were reasonably foreseeable and notice was given regarding them.

Without limiting the generality of the foregoing provisions, we shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our reasonable control.

Links and Frames

Links to other sites may be provided within the Site for your convenience. By providing these links, we are not endorsing, sponsoring, or recommending such sites or the materials disseminated, or services provided by them; are not responsible for the materials, services, or other situations at or related to or from any other site; and make no representations concerning the content of sites listed. Consequently, we cannot be held responsible for the accuracy, relevancy, copyright compliance, legality, or decency of material contained in sites listed in any search results or otherwise linked to the Site.

Remedies

If we have reason to believe you have engaged in any of the prohibited or unauthorized activities described in this Agreement or have otherwise breached your obligations under this Agreement, we may terminate, suspend, or limit your access to or use of the Site or the Online Account Services; notify law enforcement, regulatory authorities, impacted third parties, and others as we deem appropriate; refuse to provide our services to you in the future; and/or take legal action against you. In addition, we, in our

sole discretion, reserve the right to terminate this Agreement, your access to the Site, and/or your use of the Online Account Services for any reason and at any time. The remedies contained in this section are cumulative and are in addition to the other rights and remedies available to us under this Agreement, by law or otherwise.

Contact Us

You may use any of the following methods to contact us:

- Use the Site's Message Center
- Call the Member Service Center at (800) 525-9094 Toll-free 24 hours a day, 7 days a week
- Write us at:
  Global Federal Credit Union
  P.O. Box 196613
  Anchorage, AK
  99519-6613
- Email us at: memberservice@globalcu.org