



ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your account(s).

Digital Banking Transfers - types of transfers and dollar limitations - You may access your account(s) through the browser on your computer, cell or mobile phone at necu.org or by downloading our mobile banking app to your compatible mobile device and using your user identification, password, account number, multifactor authentication, fingerprint or facial ID, to:

- Transfer funds between the deposit accounts you have with us.
- Make payments from the deposit accounts you have with us to the loan accounts you have with us.
- Make payments from the deposit accounts you have with us to third parties pursuant to our Online Bill Payment Program described below.
- Transfer funds from lines of credit you have with us to the deposit accounts you have with us.
- Transfer funds between the deposit accounts you have with us and the deposit accounts you have with third-party institutions.
- Get information about your accounts, such as account balances or information on deposits or withdrawals.
- The following frequency and/or dollar limitations apply to transfers pursuant to our internet service:
 - For transfers between two accounts, you have with us, there is no limit on the number of transfers or the dollar value of transfers you can make.
 - For transfers to or from deposit accounts you have with us and deposit accounts you have with third party institutions, there is a limit of three (3) transfers per day and a daily aggregate dollar value limit of \$2,500.00.