

MyCoVantage Business Account Information

MyCoVantage Business utilizes a comprehensive layered security strategy to protect your accounts and transactions conducted through digital and mobile channels. An Authorized Signer on the account to be registered for MyCoVantage Business must contact CoVantage staff to register and activate digital and mobile access for MyCoVantage Business accounts.

Fraud Mitigation: You are responsible for keeping your username/ID, password and/or other personally identifiable account information secure and confidential. If you suspect any fraudulent activity on your account, you agree to call CoVantage immediately at 715-627-4336 or 800-398-2667. To the extent not prohibited by law or regulation, you agree to indemnify CoVantage against any and all damages and/or losses we sustain as it relates to your use of MyCoVantage.

To protect yourself against fraud, you should do the following:

- Do not give out or share your account information, password, or username
- Do not leave your personal computer (PC), mobile or another device unattended while you are logged into MyCoVantage
- Do not allow your internet browser to store your MyCoVantage username or password
- Do not send privileged account information (account number, password, username, etc.) via any public or general e-mail, wireless or internet system
- If you believe your password has been lost or stolen, change your password by going to My Profile within MyCoVantage, or to covantagecu.org and use the Change Password feature found on our home page
- Ensure that the PC or device you use to access MyCoVantage has current anti-virus software and that the operating system has current security patches installed

Account Access: MyCoVantage Business may be accessed using any device with internet connectivity on a supported operating system using a supported browser or the most recent version of the MyCoVantage mobile app. To log in, you will need a username and password. You will be required to choose a username and to select and name a personal image associated with your username. You will be required to set up a password that meets system requirements. You are responsible for the proper operation and maintenance of any software, apps and/or supported browsers being utilized for MyCoVantage Business. You are further responsible for any errors or failures involving an internet service provider, your software or app installation, or your device's operation, as well as for any fees or service charges that are imposed by your internet service provider or mobile service provider.

Hardware and Software Requirements: We will promptly provide you with notice, by posting on our website, the hardware and software and/or app requirements needed to participate in MyCoVantage Business. We can change these requirements and will provide notice of any such change by posting the new requirements on our website. Unless you comply with such changes, you will not be able to participate further in our digital business banking service. You are solely responsible for setting up and maintaining your hardware and software and satisfying all hardware and software requirements.

Hours of Operation: You ordinarily can participate in our digital business banking service 24 hours a day, 7 days a week. However, we reserve the right to suspend our service from time to time as we deem appropriate for testing and/or maintenance.

Limitations on Frequency of Transfers: For security reasons, or because of regulations or product capabilities, there may be limitations on the number of transactions you can make in a calendar month. These limitations on the number of transactions may be imposed by us in our sole discretion.

Stop-Payment Orders: To be effective, a stop-payment order must be received in time to allow us a reasonable opportunity to act on it, and for some ACH debits a stop-payment order must be received at least three banking days before the scheduled date of transfer. To be effective, a stop-payment order must also identify the payment

sufficiently to allow us a reasonable opportunity to act on it.

- Oral stop-payment orders are effective for 14 calendar days only, unless confirmed in writing within the 14-day period. Properly signed written stop-payment orders are effective for 6 months after the related oral stop-payment order is received or the date the written stop-payment order is received if there is no related oral stop-payment order.
- Written stop-payment orders automatically expire after the 6-month period unless renewed in writing.
- Stop Payments requests processed within MyCoVantage do not need a signature and are automatically set to expire 6 months from the requested date.

With respect to ACH debits, you and we agree to abide by the ACH rules and regulations regarding stop-payment orders. You also acknowledge that the fee for a stop payment done through MyCoVantage may differ from the fee for a stop payment completed for you by a CoVantage staff member.

Initiating and Scheduling Transfers: Transfers can be done as one-time immediate, one-time future dated, or on a recurring scheduled basis. One-time immediate transfers through MyCoVantage "Transfer" tab to shares and loans within MyCoVantage will normally process on the day they are initiated, including weekends and holidays. One-time future dated or scheduled recurring transfers to shares and loans at MyCoVantage will normally process on the scheduled date for the transfer. One-time future dated or scheduled recurring transactions to or from an external financial account through MyCoVantage normally process in 1-3 business days. Recurring transactions may be scheduled for up to one year in advance, (provided they meet the definition of a properly scheduled payment as shown below). You are responsible for appropriate scheduling of transactions to ensure they are made in a timely manner. Scheduled ACH transactions and wire transfers that fall on a weekend, holiday, or after any scheduled cut-off time, will be processed on the next business day.

Minimum Account Balance: To remain eligible for membership with CoVantage, you must maintain a minimum \$10 balance in your primary savings on your account with CoVantage.

Bill Pay: Bill Pay allows you to pay bills out of an eligible share on the account logged into on a one-time or periodic basis to payees that you designate, subject to limitations set forth below. You are responsible for being aware of the limitations of bill payment, including what qualifies as a "properly scheduled payment," coordinating the timing of payments to ensure timely posting to payee accounts, along with other restrictions and/or liabilities that may be placed. Once established, you authorize us to process Bill Payments from your designated accounts and make payments to those individuals and/or entities that you establish as "payees." Funds for scheduled Bill Pay transactions that fall on a weekend or a holiday will be removed from the account the prior business day to ensure the payment is received by the scheduled due date.

Properly Scheduled Payments: CoVantage will process "Properly Scheduled Payments" on days when the Federal Reserve System is open for operations (a "business day"). If any payments are scheduled to occur on a day other than a business day, such payments will be processed the prior business day. A "Properly Scheduled Payment" is defined as a payment:

- Made from an account that has sufficient funds for the payment and any fees associated with the payment; does not draw against unavailable funds, or which will not draw an account below any required balance; and
- Scheduled to be delivered on or before the due date of the applicable bill, excluding any grace period; and
- Which the bill payment service indicates is deliverable on or prior to the applicable due date; and
- For which the information supplied by the member is correct (payee name, and address and members' name and account number is provided as it appears on the payee's records)

For complete disclosures on our Electronic Funds Transfer, Funds Availability, and other applicable regulations, contact your local CoVantage office, visit our website or refer to the Services and Disclosures brochure that was provided at the time of account opening.