

1. Scope of this Agreement

This Agreement, between you and Cooperativa de Ahorro y Crédito Dr. Manuel Zeno Gandía, hereinafter "Financial Institution", PO Box 1865, Arecibo PR 00613-1865, governs your use of our Internet Banking and Bill Payment services (hereinafter referred to as the "Service"). The Service permits our Members to perform a number of banking functions on accounts linked to the Service through the use of a personal computer and the Internet.

2. Accepting the Agreement

After you have carefully read this Agreement in its entirety and the linked Privacy Notice, you will be asked to accept the terms and conditions of this Agreement. When you accept these terms and conditions, you represent and warrant that you are an Authorized User acting with full authority, and that you are duly authorized to execute this Agreement.

You should print and/or save a copy of this Agreement for your records. To print, select the print button below or select the print function on your browser. To save a copy of this Agreement on your computer, select "File" and then "Save As" on your browser.

If you have any questions about this Agreement, or if you want a paper copy, please contact our Internet Banking Department. Our contact information is listed at the top of this Agreement. You can obtain a paper copy of this Agreement at any time.

Updates to this Agreement will be sent electronically as further described within this Agreement.

When you click on the "accept" button below, you agree to the terms and conditions of this Agreement. By accepting, you also certify that you are able and willing to accept the electronic version of this document.

If you do not agree to the terms of this Agreement and/or do not accept the electronic version of this document, select the cancel button.

3. Definitions

Access ID - means Access Identification Code

ACH Origination - refers to the creation of debit and credit entries to facilitate the transfer or placement of funds in another institution through the Automated Clearing House (ACH) network. The ACH network is a funds transfer system governed by the National Automated Clearing House Association (NACHA),

Agreement - means these terms and conditions of the Internet Banking and Bill Payment services.

Authorized User - is any individual, agent, or sub-user whom you allow to use the Service or your Passcode or other means to access your Eligible Account(s).

Bill Payment Service Provider - refers to the contractor, sub-contractor, or provider of our Bill Payment services.

Billing Account - is the checking account from which all Service fees will be automatically debited.

Business Customer - Refers to anyone other than a Consumer who owns an Eligible account with respect to which the Service is requested primarily for business purposes.

Business Day - is every Monday through Friday, excluding Federal Reserve holidays.

Business Day Cutoff - Refers to the cut-off time for posting purposes. The cut-off time for online transactions is based upon our Business Days and the UTC -4. For posting purposes, we will process all online transactions completed by 2:00p.m. on the same Business Day. Transactions completed after 2:00 p.m. will be processed on the following Business Day.

Consumer - Refers to a natural person who owns an Eligible Account at this Financial Institution and who uses the Service primarily for personal, family, or household purposes.

Eligible Accounts - An Eligible Account means any one of your account(s) to which we may allow access through the Service under this Agreement. You may request Internet access to any account that you are a signer or owner. If you or your Authorized Users desire features of the Service that allows you to initiate

Bill Payments, transfers, ACH transactions, or otherwise remove funds from an account, you must have the required withdrawal authority over the relevant Eligible Account.

When using the Service, you agree to maintain one or more Eligible Accounts with us and to keep sufficient balances in any account to cover any transaction and fees that are ultimately approved by or related to the Service.

Joint Accounts - If the Eligible Accounts added to the Service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Access ID and Passcode are authorized unless we have been notified to cancel the Service. If joint account holders use individual Access IDs, the Service may be identified separately, and you may be charged for the use of additional Access IDs. In some cases, if your account(s) require two signatures for withdrawal, we may only grant view privileges to your Eligible Accounts through the Service.

Passcode - means your password to access the Service.

Payee - is the person or entity to which you wish a Bill Payment to be directed or is the person or entity from which you receive electronic bills.

Service - means the Internet Banking, Bill Payment and Delivery services offered by Financial Institution through its Service Providers.

Service Provider - includes any agent, licensor, independent contractor, or subcontractor that this Financial Institution may involve in the provision of Internet Banking and/or Bill Payment services.

Sub-User Administrator - Each Business Customer utilizing ACH and wire transfer privileges must authorize a Sub-User Administrator for managing Authorized User access to company accounts accessible through the Service. Sub-User Administrators and/or Authorized Users may be identified in separate agreements.

you and your - As used within this Agreement, "you" and "your" refer to the person enrolling in the Service, owner of the Eligible Account(s), as well as any Authorized User of the Service that such person allows, subject to the parameters of multiple user access as set forth within the Service.

we, us, or our - As used within this Agreement, refer to Financial Institution and any agent, independent contractor, service provider, sub-contractor, licensor, designee, or assignee that Financial Institution Name may involve in the provision of the Service.

4. Basic Internet Banking Services

The basic features currently available through the Service include:

- Up to 24 months of complete Internet transactional detail and history
- Account Inquiries for balances, rates, etc.
- Copies of monthly account statements
- Transfers between your accounts at this Financial Institution
- ACH transfers to your accounts at other Financial Institutions
- Secure messaging through the Internet Banking Service
- Secure File Transfers
- View loan and/or credit card balances
- Payments to loans at this Financial Institution
- Purchase Savings Bonds
- Online check reorders

- Stop payments on checks that you have written
- Transaction downloads into Quicken®, QuickBooks®

Bill Payment services are optional. You can request Bill Payment privileges in the online enrollment process and/or you can add Bill Payment services at a later time, by contacting our Electronic Services Department sending us a secure message through the Service.

We may add or remove certain features and/or functionality available from time-to-time. You can use the Service seven (7) days a week, 24 hours a day, although some or all features may not be available occasionally due to emergencies or scheduled system maintenance. In addition, access to the Service may be slower at times due to high Internet traffic or other factors beyond our control.

5. Other Basic Internet Banking Features

(A) Stop Payment Feature

The stop payment feature within the Service is only for stopping payments on checks that you have written or for stopping pre-authorized electronic drafts that are deducted from your account. This feature is accessible in the "User Services" menu of the Internet Banking Service and provides a means to securely forward your stop payment requests to us for processing.

Stop payment requests received through the Service will generally be processed within one (1) to two (2) Business Days. Therefore, if your request is urgent, we recommend that you contact our Electronic Services Department directly via telephone or in person.

The stop payment feature within the Service should not be used to cancel transfers and Bill Payments.

There is typically a stop payment fee associated with this feature. Please refer to our fee schedule for additional information or contact us at 787-815-2667 ext. 2300. Additional terms of acceptance or disclosures may apply on the stop payment service and these disclosures will be made at the time you complete the request. Additional information on stop payments is available in within the Service.

(B) Check Reorders, Address Change, Order Documents, Secure E-Mail & Secure File Delivery Services

Additional features within the Service include check reorders, secure emails for address changes, document requests, and secure file delivery. The submission of requests, such as those for address changes, document requests, or check reorders, will generate a secure email to this Financial Institution. Generally, requests received through the Service's secure-mail feature will be processed within one (1) to two (2) Business Days. For urgent requests, we recommend that you contact our Internet Banking Department.

6. Commercial Internet Banking Services

Additional online features are recurrently available for Business Customers. These features may be subject to additional terms and conditions.

- Wire Transfer Requests
- ACH Credit and Debit Origination
- Direct Deposit Originations
- EFTPS (Electronic Federal Tax Payment System)
- Repurchase Agreement Tracking
- NACHA File Imports
- Balance Reporting
- Sub-User Administration

We may add or remove certain features and/or functionality from time-to-time. Business Customers interested in these services should contact us for additional information.

7. Fees

Basic Internet Banking Service: (view balances and account transfers) - No charge

Bill Payment Fees: See below

Consumers: For a limited time, the first month of Bill Payment fees will be waived as a way to introduce the Service.

After the introductory period, Bill Payment for consumer accounts has a monthly flat fee of \$5.00 per month, which includes up to 15 Bill Payments per month on each account that has enabled this Service.

Fees of \$0.25 are assessed for each Bill Payment exceeding 15 per month in each account.

Business Customers: For a limited time, the first month of Bill Payment fees will be waived to introduce the Service. Thereafter, bill payment fees shall be \$5.00 per month.

For Business Customers, additional charges may apply for services such as: ACH Origination, Wire Transfers, EFTPS, Repurchase Agreement Tracking, or NACHA File Imports. These fees may vary and are subject to separate agreements.

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize us to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your standard deposit accounts will continue to apply.

You are responsible for all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

8. Requirements for Enrolling in the Service

To enroll in the Service:

- You must have an Eligible Account with this Financial Institution.
- Your account with us must be in good standing.
- You must be 18 years of age or older.
- You must be a resident of the United States.
- You must have a computer and Internet browser that will support 128-bit encryption. We support the most popular current browsers.
- You will need Internet access through an Internet service provider (ISP).
- You will need access to a printer and/or other storage medium such as a hard drive for downloading information or printing disclosures.
- You will also need an external email address for the delivery of electronic notices and disclosures.

Prior to enrolling in the Service and accepting the electronic version of this Agreement, you should verify that you have the required hardware and software necessary to access the Service and to retain a copy of this Agreement.

If we revise hardware and software requirements, and if there's a material chance that the changes may impact your ability to access the Service, we will give you advance notice of these changes and provide you an opportunity to cancel the Service and/or change your method of receiving electronic disclosures (e.g. change to paper formats. an electronic format) without the imposition of any fees.

9. Enrollment Process

You must complete the enrollment process to use the Service. You can enroll for the Service on the Internet or you can enroll in any of our offices.

The Internet enrollment process involves completing a secure online application that we will use to verify your identity. You will also choose your Access ID and Passcode during the enrollment process.

When you enroll for the Service, you agree to provide true and accurate enrollment information. Our Electronic Services Department will verify the information you submit for accuracy and proper authorizations. We will then mail additional information regarding your account activation and our Service. You may begin using the Service after receipt of this information in the mail or by receiving a phone call from our Internet Banking Department.

Business Customers interested in the commercial features of the Service should contact us directly at 787-815-2667 ext. 2300 or if you use our retail services, you can send us an expression of interest through the secure messaging features of the Service.

10. Linked Accounts

When you first enroll for the Basic Internet Banking Service, we will link all your designated Eligible Accounts to one Access ID. If you want to limit the accounts linked or the privileges assigned to an account, please contact our Electronic Services Department or send us a secure email message through the Service.

With the exception of sole proprietors, Business Customers may NOT link personal Consumer accounts to the Service.

11. Signature Requirements

When any transfer, ACH, or other payment instruction is initiated through the Service for your benefit, you agree that we may debit the designated Eligible Accounts without requiring your signature on the item and without any notice to you. Requirements for dual signatures on checks, if applicable, do NOT apply to Bill Payments or other transfers initiated through the Service. Any Authorized User must be

authorized individually to make electronic transfers and online Bill Payments even though that person's authority to make transfers by other means may still require dual signatures.

12. Account Balances

Balances shown in your accounts may include deposits subject to verification by us. The balance reflected in the Service may differ from your records due to deposits in progress, checks outstanding, or other withdrawals, payments, or charges. A transfer request may not result in immediate availability because of the time required to process the request. A transfer request must be made before the Business Day Cut-off time to be effective the same Business Day.

The balances within the Service are updated periodically and the Service will display the most current "as of" date on the "accounts" summary page. There may be situations that cause a delay in an update of your balances. The Service will use the most current balance available at the time of a transaction to base our approval for transfers and Bill Payments.

If a hold, as defined in our account disclosures, has been placed on a deposit account from which you request a transfer of funds, you cannot transfer that portion of funds held until the hold expires.

13. Transaction Limitations

You may use the Service to check the balance of your Eligible Account(s), transfer funds among your deposit and credit accounts at this Financial Institution in which you have an unrestricted right to withdraw funds, or in which you have an unrestricted right to borrow money, as the case may be. You must have sufficient funds in your account to cover the amount of any transfer, ACH transaction, and/or Bill Payment or the transaction request may not be processed.

Current federal regulations restrict the number of transactions that you can make from certain types of accounts, such as Money Market and Savings Accounts. For these types of accounts, you may not make more than six (6) pre-authorized (automatic) electronic funds transfers (EFTs), during a given monthly statement period. Account transfers and Bill Payments authorized by personal computer through the Service are counted toward the six permitted monthly transfers. Bill Payments are considered third party transfers and are further limited to three (3) transactions. See your original account agreement for excessive activity fees that may apply. Federal regulations currently place no limits on the number of transfers or Bill Payments from your checking accounts, therefore this Financial Institution currently limits Bill Payment services to only checking accounts.

The available (collected) balance in your designated Bill Payment account plus your overdraft limit (If applicable) will govern the daily dollar limit for all your Bill Payments. Individual bill payments are also limited to \$25,000. Otherwise, you can withdraw up to the system's available balance, as long as your account shows sufficient funds or you have sufficient availability in your overdraft line of credit to cover your payments.

14. Bill Payment Service

(A) Enrolling in the Service

You can request Bill Payment services during the enrollment process by placing a check mark in the "Bill Pay" column next to the checking account(s) you want to use with the Service. You may also enroll for Bill Payment services by contacting us at 787-815-2667 ext. 2300 or you can enroll in person at one of our offices. If you have previously enrolled for other features of the Service, you could also send us a secure email through the Service.

(B) Setting up Payees

In order to pay bills online, you will need to set up your Payees by choosing from the database of vendors (Payees) that already exist, or you can schedule a payment by entering the necessary payment address information. We will process all payments to Payees that have an address in the United States.

Tax payments to state, federal, or local tax agencies and court ordered payments may be scheduled through the Service; however, such payments are discouraged and are scheduled at your own risk. In no event shall this Financial Institution or its Service Provider(s) be liable for any claims or damages resulting from you scheduling of these types of payments.

The Bill Payment Service Guarantee as it applies to any late payment related charges is void when any type of tax or court ordered payment is scheduled and/or processed by the Service. Otherwise, there are no restrictions on whom you pay or how many Payees you may establish.

(C) Authorization to Process a Bill Payment

When you schedule a Bill Payment through the Service, you authorize this Financial Institution to withdraw the necessary funds from your account and remit funds on your behalf so that funds arrive as close as reasonably possible to the scheduled payment date designated by you. If you schedule a payment after the cut-off time and/or if the scheduled payment day falls on a holiday or non-Business Day, the Bill Payment will normally be charged to your account the following Business Day if there are sufficient funds in your account.

(D) Scheduling Bill Payments

Bill payments are subject to the Service limitations previously stated within this Agreement. If for any reason a scheduled Bill Payment processed through the Service is declined, it will automatically be rescheduled for the following Business Day. The Service will notify you of this action by sending you a "message "that will appear the next time you log on. We will continue to attempt to pay the bill on the following Business Day until there are sufficient funds in your account, but we will only attempt to pay the bill for thirty (30) days. You may also cancel or reschedule the payment.

If your account does not have sufficient funds to issue the scheduled payment, you may be charged an insufficient funds or overdraft charge.

Bill Payments can be entered as onetime or recurring transactions. Payments may be scheduled for the current Business Day or any date in the future at any time of day, but they will only be processed once a day, after cut-off time. Payments are posted and processed the following Business Day. If you attempt to schedule a payment the same Business Day after cut-off time the system will notify you that you need to change the date to the next Business Day.

Payments that you make through the Service are processed either electronically or by check. Payees that accept electronic payments are designated within the Service with an "e "symbol next to the Payee name under multiple or pending payments.

In general, the system will attempt to tell you when you can expect the payment to be received by the Payee. The estimated payment delivery time frame is typically shown on the check below the amount line. Since we must forward the funds and billing information to the Payee, some lead-time for payments is necessary. Payments made electronically are generally received and credited by your Payee within three (3) business days. Payments made by check are generally received and credited by your Payee within five (5) to seven (7) business days.

Although electronic payments are typically processed and received by the Payee within 3 business days, you should still schedule ALL Bill Payments at least 5 business days prior to the Payee's due date. This is necessary to meet the requirements of our late payment guarantee as discussed below.

Our Service assumes that the Payee will promptly process the payment on the business day it is received. Any delays caused by the Payee will result in additional days before the payment is reflected in their records. Whether the payment is delivered electronically or by check, the payment should be delivered to the Payee and credited to your account at least by the tenth (10th) Business day after the payment was approved and charged to your account.

The Bill Payment service will allow you to see a history of all the payments made from your accounts.

By Agreeing to these Terms, you authorize us, and/or any third-party Service Provider that we may use to choose whatever method we feel is the most effective method to process your Bill payment transaction.

(E) Bill Payment Late Fee Guarantee

We will reimburse you up to \$50 per payment for any late payment fees or penalties you incur as a result of the Payee not receiving a payment by the Due Date if all the following apply:

1. If you scheduled the payment to be sent at least 5-business days prior to the due date. This applies regardless of whether the payment is sent electronically or by check.
2. If correct information was provided to us about the Payee (name, address, account number and amount).
3. If your account had sufficient funds to complete the payment or transfer on the scheduled payment date.
4. If the Payee was a business Payee.
5. If the Payee assessed late payment fees or penalties due to the delay of this payment.

6. If you did not receive notice from us, our Service Provider(s), or the Payee at least 10 calendar days prior to your scheduled payment that would have alerted you to a problem processing payments from the Service.

15. Canceling or Changing Bill Payments/Transfers

You cannot cancel a transfer, or Bill Payment after it has been entered into the system AND the information has been processed and/or transmitted to us through the Service; however, you can edit or change a payment or transfer that is still "pending".

To cancel or change a pending transaction that has not been submitted to us for processing, use the following procedures:

1. Log in and make edits to the appropriate transaction.
2. Edits must be made before 1:00 p.m. for transactions to be processed the same Business Day
3. You may edit a pre-scheduled (future dated/recurring) transaction any time before Cut-off Time on the Business Day before the scheduled transfer or payment date.
4. For transfers, you can change the transfer amount to \$0.00, or if
5. If you accidentally transfer funds, you can schedule another transfer to move funds to back to the original account.

After cut-off time, you cannot stop or change Bill Payments that are issued to Payees electronically. However, if you need to issue a stop payment on a Bill Payment issued by paper check, contact us as soon as possible at 787-815-2667 ext. 2300, or use the "Report a Problem" link in the "Payments" menu.

For Business Customers, additional guidance on creating, canceling, editing ACH and wire transactions is available within the Service and from our customer service department.

Business Customers may edit, delete, or un-approve wire transfers or ACH transactions prior to the Cut-Off Time on effective date. If you need to make a change after 1:00 p.m. please contact us immediately at 787-815-2667 ext. 2300. We may not have sufficient time to stop such transactions from further processing. Separate agreements may detail the required timeframes for submitting and making changes to these types of transactions.

For assistance, you can send us a secure e-mail through the Service or call our Electronic Services Department.

If you need our assistance on canceling or changing future dated/recurring ACH transactions; you can send us a secure email through the Service; however, we must receive your request three (3) Business Days or more before the transaction is scheduled for processing. If you call, we may also require you to put your request in writing and get it to us within 14 days after the call.

16. Privacy

We understand how important privacy is to our customers/members. We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us. You should read our privacy notice before completing the enrollment process for the Service. <https://www.zenogandia.coop/política-de-privacidad>

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make Only in the following situations:

- Where it is necessary for completing transactions.

- Where it is necessary for activating additional services.

- In order to verify the existence and condition of your account to a third party, such as a credit bureau or Payee;

- Where data is compiled in an aggregate non-personally identifiable format, for research and product improvement purposes only

- In order to comply with a governmental agency or court orders; or
- If you give us your written permission.

Please refer to our privacy notice for additional detail on disclosure of account information.

17. Internet Security

The Service utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. Prior to activating your access to the Service, our Electronic Services Department will verify your identity and authorization against information associated with the Eligible Account(s) that you request to be linked to the Service.

Access IDs and Passcodes - One of the main security features protecting the Service is the unique combination of your Access Identification Code (Access ID) and Passcode. During the enrollment process, you will be asked to select a unique Access ID, and then choose a Passcode that will be used to gain access to the Service. You determine your own Passcode, which is encrypted in our database. Neither this Institution nor its Service Providers have access to this information. The Service will automatically deactivate your account after three unsuccessful login attempts within a 24-hour time frame. You may reset your Passcode online or you may contact this Institution for assistance at 787-815-2667 ext. 2300.

Because your Passcode is used to access your accounts, you should treat it as you would any other sensitive personal data.

- You should carefully select a Passcode that is hard to guess.
- You should not use words based on your name, address, or other personal information.
- Special characters may be used to increase security.
- Do NOT use dictionary words. The "Help" link within the Service will offer tips on choosing a secure Passcode that you can remember.

- Keep your Passcode safe.
- Memorize your Passcode and do NOT write it down.
- You should also change your Passcode occasionally, such as every 90days.
- A Passcode should be changed immediately if you suspect that your Passcode has been compromised. This can be done at any time from the "User Services" menu after you log onto the Service.

Neither this Institution nor its Service Providers will contact you by telephone or email requesting personal information, your Access ID, or your Passcode. If you are contacted by anyone requesting this information, please contact us immediately.

Encryption - The Service uses the Secure Socket Layer (SSL) encryption technology for everything you do while using Internet banking. Your browser automatically activates this technology when it attempts to connect to our Service. The Service requires a browser that supports 128-bit encryption. The Service will warn you if your browser does not meet this requirement.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from "open" to "locked". What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the Internet.

Certificate Authority - The servers hosting the Service have been certified by a Certificate Authority to assure you that you are talking to the Service instead of someone pretending to be us. If you are using an older browser, such as anything prior to versions 4.0 on Netscape Navigator or Internet Explorer, you will see that the Certificate Authorities key may have expired; you will need to update your browser. Instructions for upgrading your browser are located on the Browser SSL Update link, which is located on the Service login page. By clicking on the lock within the Service, you can view the certificate to ensure it's valid.

Cookies - During your use of the Service, our Internet banking Service Provider will pass an encrypted cookie to your computer in order to identify your computer during the session. This cookie enables us to process multiple transactions during the session without having to provide an Access ID and Password for

each individual transaction. Users must accept this cookie to use the Service. This cookie does not contain any personal information; it simply provides another level of security for our Internet banking product. The cookie is stored on your computer's hard-drive, identifying your computer while you are logged on. When you log off, close your browser, or turn off your machine, the cookie will be destroyed. A new cookie is used for each session; thus, no one can use the prior cookie to access your account.

An encrypted non-expiring Cookie is also used within our Internet banking product for the identification of this Institution.

Multi-Level Authentication - We use multi-level authentication and behavior analysis to help prevent unauthorized access to your accounts. Multi-level authentication can help prevent access by someone who may have stolen your login credentials.

Additional Security Guidelines:

- All Authorized Users should sign-off after every Service session; however, online sessions will automatically end after ten (10) minutes of inactivity. This to protect you in case you accidentally leave your computer unattended after you log-in.

- The security of public computers (e.g. in a library, or Internet cafe) cannot be assured; therefore, we recommend that you refrain from accessing the Service on a public computer.

- Routinely scan your computer, servers, and electronic media using reliable virus detection and anti-spyware products. Undetected or un-repaired viruses or spyware may affect the performance of your computer, corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit sensitive data to another third party or transmit a virus to other computers.

- Use a firewall product (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.

- Keep your computer's operating system and browser fully patched for critical security issues. We recommend use of the most current, fully patched, versions of Internet browsers for accessing the Service.

18. Your Passcode Responsibilities

When you accept the terms and conditions of this Agreement, you agree not to give or make available your Passcode or other means to access your account to any unauthorized individuals. You are responsible for all transfers and Bill Payments you authorize using the Service. If you permit other persons to use the Service, your Passcode, or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your Passcode or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify us at once by calling 787-815-2667 ext. 2300 during customer service hours. You can also contact us by sending a secure message through the Service.

If you or your Authorized users disclose your Passcode to anyone, and/or if you allow someone to use your Passcode to access your accounts, you are authorizing them to act on your behalf and you will be responsible for any use of the Service by them (e.g., such as when you provide this information to a joint account holder, an employee, and/or an aggregation service provider).

In addition to the security features described above, there may be other security related notices posted on our website or the Service from time-to-time. It is your responsibility to read all security notices.

19. Our Liability for Failure to Complete Transactions

It is our responsibility to process all Bill Payments and transfers properly initiated through the Service in accordance with this Agreement. However, we shall incur no liability and any Bill Payment Service

Guarantee shall be void if we are unable to complete any transactions initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Eligible Account(s) do not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account (if applicable);
2. The Service and/or the payment processing center is not working properly, and you know or have been advised by this Institution and/or its Service Providers about the malfunction before you execute the transaction.
3. You have not provided the Service with the correct bill payment account information, or the correct name, address, phone number, or account information for the Payee.
4. Your Eligible Account(s), including your Billing and/or designated payment account(s) is closed.
5. If your computer, software, telecommunication lines were not working properly and this problem should have been apparent to you when you attempted the transfer or Bill Payment;
6. It can be shown that the Payee received the Bill Payment within the normal delivery timeframe and failed to process the payment through no fault of ours;
7. The payment or transaction request involves funds subject to hold, dispute, restriction, or legal process we believe prevents their withdrawal.
8. We have reason to believe that a payment or other transaction request may not be authorized by you or any third party whose authorization we believe is necessary; and/or
9. Circumstances beyond control of the Service, our Service Providers, and this Institution (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if this Institution or its Service Providers cause an incorrect amount of funds to be removed from any of your Eligible Account(s), or causes funds from

your Eligible Account(s) to be directed to a Payee, which does not comply with your payment instructions, we shall be responsible for returning the improperly transferred funds to your Eligible Account(s), and for directing to the proper Payee any previously misdirected transactions, and, if applicable, for any late payment related charges.

20. Documentation and Verification of Payments and Transfers

Information regarding Internet Banking and Bill Payment transactions will be reflected on the account detail in the Service and in your regular monthly account statement(s).

21. Provisions Applicable Only to Consumer and Sole Proprietors Deposit Accounts

(A) Errors and Questions

In case of errors or questions about your electronic transactions, you should notify us as soon as possible through one of the following methods:

- Telephone us at 787-815-2667 ext. 2300 during customer service hours;
- Contact us by using the secure messaging feature within the Service; or
- Write to PO Box 1865, Arecibo PR 00613-1865.

If you think your statement is incorrect or you need more information about an electronic transfer or Bill Payment transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears. You must:

1. Tell us your name, relevant Eligible account number(s), and Access ID;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,

3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

For errors regarding electronic transactions on new consumer accounts, we may take up to 90 days to investigate your complaint or question. We may take up to 20 Business Days to credit a new account for the amount you think is in error.

If it is determined there was no error, we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

(B) Consumer Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Access ID or Passcode has been lost or stolen. Telephoning is the best way of minimizing your possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit if applicable).

If consumer customers tell us within two (2) Business Days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00.

If your monthly account statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as along trip or a hospital stay) prevented you from telling us, we may extend the period.

22. Additional Provisions Applicable Only to Business Customers

(A) Protecting Your Account(s)

The Service will allow Business Customers to establish individual Access IDs, Passcodes, and privileges for each Authorized User. Transaction history is maintained for each Access ID. Additional fee may be assessed for each Access ID.

Business Customer(s) will be solely responsible for designating its Authorized Users, assigning privileges, and disclosing the identity of said users to this Institution and all changes thereof in writing.

BUSINESS CUSTOMER HEREBY REPRESENTS AND WARRANTS THAT ITS AUTHORIZED USERS HAVE THE APPROPRIATE AUTHORITY TO INITIATE TRANSFERS AND BILL PAYMENTS THROUGH THE SERVICE.

BUSINESS CUSTOMER AUTHORIZES THIS INSTITUTION AND ITS SERVICE PROVIDERS TO ACT UPON, AND YOU AGREE TO BE BOUND BY, ANY TRANSACTION, WHETHER OR NOT AUTHORIZED, THAT IS INITIATED WITH YOUR ACCESS ID AND PASSCODE AND/OR THE ACCESS ID AND PASSCODE OF AN AUTHORIZED USER. FURTHERMORE, ANY INSTRUCTIONS, DIRECTIONS, OR OTHER INFORMATION PROVIDED BY THE BUSINESS CUSTOMER, OR ANY OF ITS AUTHORIZED USERS, WILL BE DEEMED TO HAVE BEEN AUTHORIZED BY THE BUSINESS CUSTOMER. THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE FOR VERIFYING THE IDENTITY OR AUTHENTICITY OF ANY PERSON CLAIMING TO BE AN AUTHORIZED USER OF THE BUSINESS CUSTOMER.

BUSINESS CUSTOMER ASSUMES ANY AND ALL LIABILITY ARISING FROM THE USE OR MISUSE OF THE SERVICE OR COMPANY ACCOUNTS BY ITS AUTHORIZED USERS. BUSINESS CUSTOMER AGREES TO INDEMNIFY AND HOLD HARMLESS THIS FINANCIAL INSTITUTION AND ITS SERVICE PROVIDERS FOR ANY LIABILITY AND DAMAGES RESULTING FROM OUR ACTING UPON ANY DIRECTION, INSTRUCTION, OR INFORMATION THAT IS INITIATED WITH AN ACCESS ID AND PASSCODE OF AN AUTHORIZED USER.

Business Customer further agrees that we may send notices and other communications, including emails, to the current address shown in our records, whether that address includes a designation for delivery to the attention of any particular individual. In addition, Business Customer agrees that Coop ZENO GANDÍA and/or its Service Providers will not be responsible or liable in any way if information is intercepted by an unauthorized person, either in transit or at your place of business. In addition, you agree to

- Require all Authorized Users to keep passcodes secure and strictly confidential.
- Immediately notify us and select a new password if you or your Authorized Users believe your passcodes may have become known to an unauthorized person.
- We may disable passcodes of Authorized Users even without receiving such notice from you, if we suspect passcodes are being used in an unauthorized or fraudulent manner.

Business customers shall be solely responsible for the implementation of all commercially reasonable security procedures to control access to their computer systems and to protect any data files stored thereon. Such procedures include but are not limited to physical, logical, and network security control systems and devices.

Business customers shall be solely responsible for any and all losses and damages arising from any authorized or unauthorized access to the service.

This Financial Institution and its Service Providers shall have no obligation, liability or control, either directly or indirectly concerning the Business customers' selection of security systems or devices for the protection of any datafiles or computers used to access the Service or over Business Customers development or implementation of security procedures or the failure of business customer to maintain said procedures.

(B) Commercially Reasonable Security Procedures of the Service

When you accept this Agreement and use the Service, you acknowledge and agree that the Service includes security measures which are commercially reasonable. You agree to be bound by our security procedures and instructions, which maybe periodically updated. You also agree to review and implement all security procedures available in connection with the Service, including procedures to protect the confidentiality of your Access ID(s) and passcode(s). You agree to notify this Financial Institution in the event that your use of the Service would necessitate or be better served by a level of security that exceeds that offered by the Service. If you fail to notify us, you acknowledge and agree that the security aspects of the Service are appropriate for your needs and will provide you with a commercially reasonable degree of security against unauthorized use.

(C) Errors and Questions

In case of errors or questions about your transactions, you should notify us as soon as possible through one of the following methods:

1. Telephone us at phone number 787-815-2667 ext. 2300 during customer service hours;
2. Contact us by using the secure messaging feature within the Service; and/or,
3. Write us at: Coop Zeno Gandía, PO Box 1865, Arecibo PR 00613-1865.

(D) Your Liability for Unauthorized Transfers

You must notify us of errors, discrepancies, or possible unauthorized payments as soon as possible upon learning of the discrepancy. If you fail to notify us within sixty(60) days after you have received notice of an unauthorized or erroneous transfer or Bill Payment, this Financial Institution will not owe you any interest on the amount in question, even if we are otherwise liable to you in connection with the transaction.

Coop Zeno Gandía and its Service providers shall have no liability to you for any authorized or unauthorized payment or transfer made using your Passcode that occurs before you have notified us of any possible unauthorized use and we have had a reasonable opportunity to act upon that notice.

If you fail to notify us of any discrepancy within one (1) year, you shall be precluded from asserting any such discrepancy against us.

(E) Limitation of Institution Liability

This Financial Institution and its Service Providers will be deemed to have exercised all due care and to have acted reasonably if we act in accordance with the terms of this Agreement and will be liable for loss sustained by you only to the extent such loss is caused by our misconduct. This Financial Institution and its Service Providers will have no liability for any loss or damage:

- Related to the dishonesty of the Business Customer's employees, officers, agents or Authorized Users;
- Resulting from any receiving financial institution's failure to accept ANYPAYMENT or funds transfer request;
- Resulting from any delay in the performance of this Agreement, which is caused by an act of God, fire or other casualty, electrical or computer failure, delays or failure to act by any carrier, medium or agent operating between [FI Name] and third parties, or any other condition outside of our control.

If this Financial Institution and/or its Service Providers fail or delay in making a payment or transfer pursuant to your instruction, or if we make a payment or transfer in an erroneous amount which is less than the amount per your instruction, unless otherwise required by law our liability shall be limited to interest on the amount which we failed to timely pay, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instruction.

We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment in an erroneous amount which exceeds the amount per your Payment Instruction, or if we permit an unauthorized payment after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law our liability will be limited to a refund of the amount erroneously paid, plus interest thereon from the date of the payment to the date of the refund, but in no event to exceed sixty (60) days interest.

If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank of New York in for each day interest is due, computed on the basis of a three hundred sixty (360) day year.

No third party will have rights or claims against Coop Zeno Gandía and its Service Providers under this Agreement. The terms of this section will survive termination of this Agreement.

(F) Indemnification

Business Customer(s) and its Authorized Users will defend, indemnify and hold harmless Coop Zeno Gandia and its Service Providers against and in respect to any and all loss, liability, expense and damage,

including consequential, special and punitive damages, directly or indirectly resulting from: (i) the processing of any request received by Coop Zeno Gandía through the Service, (ii) any breach of the provisions of this Agreement (iii) any request for stop payment; (iv) any dispute between you and any third party in connection with the use of the Service; and (v) any and all actions, suits, proceeding, claims, demands, judgments, costs and expenses (including attorney's fees) incident to the foregoing. The terms of this section will survive termination of this Agreement.

23. Alterations and Amendments

This Agreement, applicable fees and service charges may be altered or amended from time-to-time. In such event, we will provide notice to you. Any use of the Service after we provide you a notice of change will constitute your agreement to such change(s). Further, we may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Services more recent revisions and updates.

24. Electronic Disclosures

We may deliver amendments to this Agreement and other disclosures to you in an electronic format. Other disclosures may include monthly account statements, deposit account disclosures, notices regarding changes in account terms and fees, and privacy notices. The equipment necessary for accessing these types of disclosures electronically is described within Section 8 of this Agreement.

With your acceptance below, you agree to accept this agreement and other Internet Banking related disclosures in an electronic format. You also agree and represent that you have the necessary equipment for accessing the Service and for viewing electronic disclosures.

You may change the method of delivery at any time (e.g., from electronic format to paper format) by contacting us at phone number 787-815-2667 ext. 2300.

If you enroll for electronic only statements, and subsequently change your mind, you can "opt-out" of electronic only statements on the "statements" page within the Service.

In addition, you can request paper copies of documents through the Service free of charge.

Additional fees for paper copies of account statements may be imposed depending on the type of account you have and/or the reason and frequency of your requests for paper copies.

You should print or save a copy of all disclosures delivered electronically.

If you enroll for the Service in one of our office locations, we will send you an e-mail or secure message and ask you to confirm your ability to access the Service and the relevant online disclosures.

25. Address, E-mail, or Bill Payment Account Changes

When you enroll in the Service, we may send you a "Welcome" e-mail. We may also send you e-mails and/or secure messages through the Service regarding important Internet Banking and Bill Payment matters and/or changes to this Agreement. You must provide us your current e-mail address for us to deliver this information to you. You may receive messages marketing, promotions, or advertisements of our services by e-mail, you can "opt-out" from receiving these messages.

It is your sole responsibility to ensure that your contact information is current and accurate. This includes, but is not limited to, name, address, phone number(s) and e-mail address. Changes can be made either within the Service in the User Services menu or by contacting our Electronic Services Department at 787-815-2667 ext. 2300.

Any changes to your Eligible Account(s), bill payment account(s), and/or Billing Account should also be made in accordance with the procedures outlined above.

We are not responsible for any Bill Payment or transfer processing errors or fees incurred if you do not provide accurate account or contact information.

26. Service Termination, Cancellation, or Suspension

In the event you wish to cancel the Service, please contact our Electronic Services Department, or send us a secure email through the Service.

Any Bill Payment(s) and/or transfers the Service has already processed before the requested cancellation date will be completed by the Service. Scheduled and recurring Bill Payments and transfers will NOT be processed once the Service is cancelled. You will remain responsible for any fees associated with the Service prior to the effective cancellation date.

We may terminate or suspend the Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

Access to the Service may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. If your account(s) is closed or restricted for any reason, or if there has not been any Internet Banking or Bill Payment activity for a period of four (4) consecutive months, accessibility will automatically terminate.

After termination or suspension of the Service, we may consider reinstatement once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to request reinstatement of the Service, you must call our Internet Banking Department.

27. Exclusions of Warranties and Limitation of Damages

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS", "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Notwithstanding our efforts to ensure that the Service is secure, we cannot and do not warrant that all data transfers through the Service will be free from monitoring or access by others.

You are solely responsible for the maintenance, installations, and operation of your computer. Neither this financial institution nor its service providers shall be responsible for any viruses, delays, errors, deletions, or failures that occur as a result of any malfunction of your computer or software.

THE FOREGOING SHALL CONSTITUTE Coop Zeno Gandía AND OUR SERVICE PROVIDER'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL Coop Zeno Gandía or OUR service providers BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS or attorney's fees (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN

ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR YOUR USE OF THE SERVICE.

28. Assignment

You may not assign this Agreement to any other party. We may assign this Agreement in our sole discretion. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

29. No Waiver

This Financial Institution and its Service Providers shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

30. Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

31. Disputes

In the event of a dispute regarding the Service, you agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and us, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and us relating to the subject matter of this Agreement. If there is a conflict between what the employees of this Financial Institution and/or its Service Providers say and the terms of this Agreement, the terms of this Agreement will prevail.

32. Waiver of Trial by Jury

The parties hereby knowingly, voluntarily and intentionally with respect to any litigation brought based upon this Agreement, or arising out of, under, or in connection with this Agreement and any agreement contemplated to be executed in conjunction herewith, or any course of conduct, course of dealing, statements or actions of the parties to be initiated in the courts of the Commonwealth of Puerto Rico. This provision is a material inducement for the parties entering this Agreement.

33. Ownership of Material

Copyright in the pages and in the screens displaying the pages, and in the information and material therein and in their arrangement, is owned by Coop Zeno Gandía and/or is Service Providers unless otherwise indicated. All registered and unregistered trademarks used in the Service are the sole property of their respective owners. Unauthorized reproduction in whole or part is prohibited.

34. Governing Law and Relation to Other Agreements

Accounts and services provided by this Financial Institution may also be governed by separate agreements with you. This Agreement supplements any other agreement(s) and/or disclosures related to your Eligible Account(s) and provided to you separately.

This Agreement shall be governed by and construed in accordance with federal laws and the laws of the Commonwealth of Puerto Rico, without regard to its conflicts of laws provisions.

Proceed with Enrollment for The Service:

By clicking on the "I agree" button below you represent that you are the owner of an Eligible Account to be enrolled in the Service and/or have been authorized by the owner to enroll for the Service.

Clicking on the "I Agree" button also indicates your acceptance of the terms and conditions of this Agreement in this electronic format.

(If you do not agree, choose cancel below.)

If you click "cancel" you can still enroll at a later time by completing an application in one of our offices. You will still be asked to accept the terms and conditions of this Agreement.