

BUSINESS WIRE TRANSFER SERVICE ADDENDUM

This **Business Wire Transfer Service Addendum ("Service Addendum")** constitutes an Addendum to the Landmark Credit Union Treasury Management Services Agreement (together with this and all other Addenda and Schedules, the "Agreement"). This Service Addendum is made between Member and forms the Agreement between the parties with respect to the Services defined below. Capitalized terms used and not defined in this Service Addendum have the meanings assigned elsewhere in the Agreement. Except as otherwise expressly provided in this Service Addendum, to the extent that the terms of this Service Addendum are inconsistent with other provisions of the Agreement, the terms of this Service Addendum shall control, to the extent necessary to resolve such inconsistency.

1. Services. The Services provide Member with the capability to transfer funds from specific Deposit Account(s) to other accounts (the "Recipient Account(s)") as directed by Member. The Recipient Account(s) may be Member accounts or domestic-only (U.S.- based) third-party accounts or international (non-U.S.-based) third-party accounts and may be with Landmark or with domestic or international third-party financial institutions. Member may use the Services to initiate one-time wire transfers or automated standing transfer orders (as described below) or to create templates for wire transfers made on a repetitive basis which involve the same Member Deposit Account and Recipient Account ("Repetitive Transfer(s)"). Member may also utilize Repetitive Transfers to initiate automated standing wire transfer orders, as further described below. All wire transfers must be initiated by Member and/or an Authorized User of Member.

2. Transfer Instructions and Transmission Methods.

- 2.1.** Member may instruct Landmark to transfer funds from any Member Deposit Account(s) maintained at Landmark. For purposes of this Service Addendum, such instruction ("Order") shall be received from Member or an Authorized User and initiated by means of the Digital Banking Service, unless Landmark agrees otherwise in writing in its sole and exclusive discretion.
- 2.2.** To transmit instructions via the Digital Banking Service, Member must first agree to and transmit all instructions in accordance with all of the terms, conditions and security procedures applicable to the Services and set forth in Business Account Agreement and Disclosures, Business Digital Banking Agreement, Treasury Management Services Agreement and all applicable Addenda, and/or associated documents provided by Landmark, as applicable, including any schedules associated therewith, as may be amended by Landmark from time to time (collectively herein the "Security Procedures"). Member agrees that the Security Procedures are commercially reasonable for the Member, taking into account the Member's wishes and circumstances, including the size, type and frequency of transfers it issues.
- 2.3.** Member's authority to make the transfer and to issue other directions and instructions associated with the wire transfer shall be conclusively presumed if the Security Procedures associated with the applicable transmission method are followed.

3. Transactions Limits; Execution of Wire Transfers.

- 3.1.** By submitting a wire transfer request, Member authorizes Landmark to withdraw the amount of any requested wire transfer which Member may authorize and instruct, plus any applicable fees and charges, from Member's designated Deposit Account. Subject to the terms of this Service Addendum, Landmark will accept and execute a wire transfer received from Member that has been authenticated by Landmark and is in conformity with the Security Procedures (as further described below), cut-off times,

transaction limits and other requirements as described in this Service Addendum and any associated exhibits, set-up form(s) and other documentation. Landmark will reject payment Orders that would cause Member's transactions to exceed the daily transaction limit or the daily exposure limit established by Landmark for Member. The daily transaction limit and the daily exposure limit may be modified from time to time upon request of Member in accordance with Landmark's rules and policies. Any change to such limits shall be in Landmark's sole discretion.

- 3.2.** All wire transfers to accounts at other depository institutions are transmitted using Corporate Cafe or Wire Exchange funds transfer system or via a similar wire transfer system used primarily for funds transfers between financial institutions, which may include a system provided by or through a Landmark intermediary, correspondent or service provider.
- 3.3.** Each wire transfer must include the following information in addition to any information which Landmark may require for proper identification and security purposes: (i) Deposit Account number from which the funds are to be withdrawn, (ii) amount to be transferred, (iii) currency type, (iv) name and ABA routing number or SWIFT BIC of the beneficiary's institution receiving the wire transfer, and (v) name, address and account number of the beneficiary. In the event a wire transfer describes an account number for the beneficiary that is in a name other than the designated beneficiary, Landmark may execute the wire transfer to the account number so designated notwithstanding such inconsistency. Additional information may be necessary for international wire transfers, as further described below.
- 3.4.** Templates created via the Business Digital Banking Service or other instructions for Repetitive Transfers that are based on and reflective of information provided by Member are the sole and exclusive responsibility of Member. Member agrees to release and hold Landmark harmless from any loss or liability (including reasonable attorney's fees) which Member or Landmark may incur after Landmark has executed a Repetitive Transfer, including without limitation, any loss due to Member error in creating the Repetitive Transfer template or instruction.

4. Time of Execution – Domestic Wires.

- 4.1.** Landmark will execute each authenticated wire transfer that is in conformity with all Security Procedures, cut-off times and other requirements set forth herein, on the Business Day received or on the Business Day requested by Member if the wire transfer is future-dated. Landmark may require additional authentication of any wire transfer request. Landmark reserves the right to reject a wire transfer request that cannot be properly authenticated. Cut-off times may be established and changed by Landmark from time to time. Instructions for wire transfers received after such cut-off times may be treated by Landmark for all purposes as having been received on the following Business Day.
- 4.2.** Except for future-dated outgoing wire transfers, domestic outgoing wire transfers (U.S.- based receivers) initiated and approved by the cut-off time set forth in Schedule A hereto on a Business Day will be processed that same day if that day is also a Business Day for Landmark's correspondent facility and the recipient Landmark. Outgoing domestic wire transfers initiated and approved after the cut-off time set forth in Schedule A hereto will be processed the next Business Day if that day is also a Business Day for Landmark's correspondent facility and the recipient Landmark. Future-dated domestic outgoing wire transfers will be initiated on the effective date requested

by Member, provided that date is a Business Day, not on the date Member entered the transaction using the Service. Member may submit a future-dated domestic wire transfer up to such period of time in advance of the effective date requested by Member as the Service permits.

- 4.3.** Landmark may handle wire transfers received from Member in any order convenient to Landmark, regardless of the order in which they are received. If more than one wire transfer request is made at or about the same time and the Available Funds in the applicable Account do not cover all of such orders or requests, Landmark may at its option execute as many of such orders or requests as possible within the dollar limits of such Available Funds.

5. International / Foreign Wires.

- 5.1.** International/foreign wire transfers (non-U.S. receivers) of U.S. currency and of foreign currency initiated and approved by the cut-off time set forth in Schedule A hereto on a Business Day will be processed that same day if that day is also a Business Day for Landmark's correspondent facility and the recipient institution. Wire transfers initiated and approved after the cut-off time set forth in Schedule A hereto for international wire transfers will be processed the next Business Day if that day is also a Business Day for Landmark's correspondent facility and the recipient institution. Industry standard delivery times of foreign wire transfers (in most, but not all cases, two (2) Business Days) may be subject to delays based on time-zone issues; the remote location of the recipient institution cultural differences with respect to holidays and times of observation, etc.; and incorrect or incomplete information being supplied by Member.
- 5.2.** Member acknowledges that foreign currency wire transfers must be based on a currency that Landmark trades and that all rates of exchange will be the rate in effect at the time of execution of the wire transfer order, or at any other rate as may be agreed to by the parties. If the financial institution designated to receive the funds does not pay the beneficiary specified in a wire transfer order that is payable in foreign currency and the funds are returned to Landmark, Landmark will not be liable for a sum in excess of the value of the funds after they have been converted from foreign currency to U.S. dollars at Landmark's buy rate for exchange at the time the cancellation of the wire transfer order is confirmed by Landmark, less any charges and expenses incurred by Landmark. If Member elects to initiate an international wire transfer in U.S. currency, Member acknowledges that the receiving Landmark may elect to pay the beneficiary in foreign currency at an exchange rate determined by the receiving Landmark. Member agrees to bear all risk of loss due to fluctuation in exchange rates, and Member shall pay Landmark any costs and expenses of foreign currency conversion at Landmark's then- prevailing rates, terms and conditions. Member is advised that Landmark's prevailing exchange rates may be less favorable to Member than market exchange rates.
- 5.3.** Landmark shall send Member's authorized and authenticated wire transfers to foreign banks, through any bank which is a member of Landmark's correspondent network. Neither Landmark nor any of Landmark's correspondents shall be liable for any errors, delays or defaults in the transfer of any messages in connection with such a foreign wire transfer by any means of transmission.

- 5.4.** Landmark makes no guarantee or representation as to the availability of funds at the foreign destination. Landmark makes no express or implied warranty as to the time or date the wire transfer will arrive at the receiving Landmark, the amount of any fees to be charged by the receiving Landmark or the time or date the beneficiary will receive credit for funds.
- 5.5.** Member understands and acknowledges that if the named beneficiary does not match the account at the receiving Landmark, there is a risk the beneficiary may not receive the wired funds. If the transfer is not received or credited in a timely manner, Landmark will follow normal and customary procedures to complete the wire transfer, determine the location of the wired funds and/or return the funds to Member. If Landmark is unable to determine that the funds have been credited to the beneficiary's account or have the funds returned, Member assumes all financial liability or risk of loss for the amount of the wire transfer.
- 5.6.** International wire transfers are subject to any and all applicable regulations and restrictions of U.S. and foreign governments relating to foreign exchange transactions. Landmark has no obligation to accept any international wire transfer(s) directed to or through persons, entities or countries restricted by government regulation or prior Landmark experience with particular countries. To the extent not otherwise prohibited by law, in connection with any international wire transfer(s) involving a transfer to or from any country outside of the U.S., Member agrees to release and hold Landmark harmless from any loss or liability which Member may incur after Landmark has executed the international wire transfer(s), including without limitation, any loss due to failure of a foreign bank or intermediary to deliver the funds to a beneficiary.

6. Repetitive Transfers.

- 6.1.** A Repetitive Transfer is a template-based transfer order that Member intends to be made on a recurring, periodic basis to the same beneficiary and the same account at the same beneficiary Landmark and for which only the date and dollar amount and any additional optional information vary.
- 6.2.** Upon set-up of any Repetitive Transfer, Landmark will transfer funds from Member's Deposit Account(s) according to the schedule and parameters set forth by and/or for Member in the Digital Banking Service or any associated exhibits.
- 6.3.** For domestic and international Repetitive Transfers transmitted through the Digital Banking Service, Repetitive Transfers must be authorized in accordance with the terms and conditions of the Digital Banking Service and related service requirements. Member shall be responsible for the creation of all Repetitive Transfer templates. Landmark shall not be liable for any error in Member's set-up or creation of any template.
- 6.4.** Modifications or deletions of Repetitive Transfers that were established via the Digital Banking Service must be modified or deleted by Member via the Digital Banking Service prior to Member's desired effective date of the change or deletion and in accordance with the time limits set forth within the Digital Banking Service.

7. Cancellation and Amendment of a Wire. Member may request that Landmark attempt to cancel or amend a wire transfer previously received from Member. If a cancellation or amendment request is received by Landmark before the wire transfer is executed and with sufficient time to afford Landmark an opportunity to act upon Member's request, Landmark may, on its own initiative but without obligation, make a good faith effort to act upon such request. In the event Member's cancellation or amendment request is received after execution of Member's

wire transfer request, Landmark will attempt to have the wire transfer returned. Notwithstanding the foregoing, Landmark shall have no liability for the failure to effect a cancellation or amendment, and Landmark makes no representation or warranty regarding Landmark's ability to amend or cancel a wire transfer. Member agrees to indemnify Landmark against any loss, liability, or expense (including reasonable attorney's fees) which Landmark incurs as a result of the request to cancel or amend a wire transfer and the actions Landmark takes pursuant to such request.

8. Notice of Rejection or Return. Landmark shall have no liability for wire transfers sent by Landmark as directed by Member which cannot be completed or which are returned due to incorrect information furnished by Member. Member is required to fully complete beneficiary name and address, as beneficiary bank may elect to return an otherwise valid wire transfer for incomplete beneficiary information. Landmark may reject or impose conditions that must be satisfied before it will accept Member's instructions for any wire transfer, in its sole discretion, including, but not limited to, if there are insufficient Available Funds on deposit with Landmark for the specified Deposit Account, if the transfer order does not comply with the security procedures, if there is any inconsistency between a transfer order and information previously supplied to Landmark, if Landmark is unable to obtain confirmation of such transfer order satisfactory to Landmark, if Landmark believes that the wire transfer may not have in fact been authorized, or if Landmark has other reasonable grounds not to honor the payment order. A wire transfer may also be rejected by an intermediary or beneficiary bank other than Landmark, or by operation of law. If a wire transfer is rejected, Landmark will endeavor to notify Member promptly by phone. Upon rejection or return, Landmark shall have no further obligation to act upon a wire transfer, nor shall Landmark have any liability to Member due to rejection by another person in the wire transfer process, or the fact that notice was not given or was not given at an earlier time, or within any specified time of receipt, acceptance, execution, or payment of any wire transfer.

9. Security Procedures.

- 9.1.** Member agrees that the Security Procedures used by Member and set forth or incorporated by reference in this Service Addendum and/or associated documents, including but not limited to Schedule A hereto, as well as the terms of and schedules to the Digital Banking Service, are a commercially reasonable method of providing security against unauthorized wire transfers and for all other instructions from Member to Landmark. Any wire request transmitted by Member shall be deemed authorized if transmitted in accordance with the Security Procedures. Member also agrees that any election Member may make to change or refuse the Security Procedures is at Member's risk and that any loss resulting in whole or in part from such change or refusal will be Member's responsibility.
- 9.2.** Member is strictly responsible for establishing and maintaining its own appropriate and commercially reasonable security procedures to safeguard against the unauthorized transmission of wire transfers to Landmark. Member shall prevent and safeguard against unauthorized transmissions, disclosures and access to security-related items, including information associated with the transmittal of wire transfers, such as Security Procedures, instructions, Passwords, User Names and user identifications, and systems and equipment that interface with, connect to or allow access to Landmark, its information, systems and equipment (hereinafter referred to collectively as "Security-related Items"). Member shall establish, maintain and enforce its own commercially reasonable security practices, techniques and procedures with respect to access to, storage and maintenance of Security- Related Items to safeguard against unauthorized transmissions and unauthorized access to Security-Related Items. Such practices, techniques and procedures shall be no less than the security-related requirements described in this Service Addendum or otherwise applicable to the Service.

- 9.3. Member acknowledges that Landmark strongly recommends “dual control” as an additional layer of security to the wire transfer feature of the Service. With this additional security feature, one Authorized User is permitted to create, edit, cancel, delete and restore wire transfer requests with his/her User Name, Password and Access Devices; a second different Authorized User with his/her User Name, Password and Access Devices is required to approve, release or delete wire transfer requests.
- 9.4. Member warrants that no individual will be allowed to initiate transfers without proper supervision and safeguards and agrees to take reasonable steps to maintain the confidentiality of the security procedures and any Passwords, codes, security devices and related instructions provided by Landmark in connection with the Security Procedures applicable to the Service and to restrict access thereto to Member’s employees trusted with the duty to transmit wire transfer orders to Landmark. If Member suspects, knows, believes or has reason to believe that any such information or instructions have been known or otherwise accessed by unauthorized persons, Member agrees to immediately notify Landmark by phone, followed by written confirmation. The occurrence of unauthorized access shall not affect any transfers made in good faith by Landmark prior to receipt of such notice and within a reasonable time period after notice is received to allow sufficient time for Landmark to respond to such notice.
- 9.5. Landmark may, from time to time, propose modified additional or enhanced Security Procedures to Member for use with the Service. Member understands and agrees that if it declines to use any such modified, additional or enhanced Security Procedures, it will be liable for any losses that would have been prevented by such Security Procedures. Notwithstanding anything else contained in this Service Addendum, if Landmark believes immediate action is required for the security of Landmark or Member funds, Landmark may initiate modified or additional Security Procedures immediately and provide prompt subsequent notice thereof to Member.
- 9.6. Member hereby acknowledges that the Security Procedures are neither designed nor intended to detect errors in the content or verify the contents of a wire transfer by Member. Accordingly, any errors contained in wire transfers from Member shall be Member’s responsibility, and Member shall be obligated to pay or repay (as the case may be) the amount of any such wire transfer. No Security Procedures for the detection of any such Member error have been agreed upon between Landmark and Member. **If member elects to waive the use of dual control and/or other additional, recommended security procedures, member agrees that such waiver or rejection is at member’s sole risk, and member shall be responsible for any loss resulting in whole or in part from such waiver or rejection. Member further agrees: (i) that landmark has offered a commercially reasonable means of security as described in the additional security procedure(s) that member has waived or rejected the use of; and (ii) that transfer orders transmitted by member by waiving or rejecting the security procedure(s) shall be treated as authorized.**

10. Compliance with Security Procedures.

- 10.1.** If a wire transfer (or a request for cancellation or amendment of a wire transfer) received by Landmark was sent in accordance with the Security Procedures applicable to the Service and thereby purports to have been transmitted or authorized by Member, it shall be deemed effective as Member's wire transfer (or request), even if the wire transfer (or request) was not authorized by Member. If Landmark accepted the wire transfer (a) in compliance with the Security Procedures with respect to such wire transfer, (b) in compliance with any written agreement or instruction of Member restricting acceptance of wire transfer issued in Member's name, and (c) in good faith, then Member shall be obligated to pay Landmark the amount of such wire transfer.
- 10.2.** If a wire transfer (or a request for cancellation or amendment of a wire transfer) received by Landmark was actually sent or authorized by Member, Member shall pay Landmark the amount of any such wire transfer, whether or not Landmark complied with the Security Procedures applicable to the Service and whether or not that wire transfer was erroneous in any respect or that any such error would have been detected if Landmark had complied with the Security Procedures.

11. Accuracy; Inconsistency of Receiving Beneficiary Name and Account Number. In submitting any wire request or related instructions, Member shall be responsible for providing all necessary information required by Landmark. Landmark's Service is only designed to respond to information provided by Member. Accordingly, any inaccuracy in any information provided by Member may result in an unintended transfer of funds. Landmark bears no responsibility and shall not be liable to Member for any information provided by Member in a wire request or related instructions that is inaccurate, incomplete or otherwise incorrect. Member acknowledges and agrees that, in accordance with Article 4A of the UCC, Landmark shall be entitled to rely upon the numbers supplied by "Member to identify wire transfer beneficiaries and other parties to the wire transfer, even if those numbers disagree or are inconsistent with the names of those parties as provided by Member. Landmark and any other receiving financial institution shall have no obligation to determine whether a name and number identify the same person or institution. Member acknowledges that payment of a wire request or related instructions may be made by the beneficiary's financial institution on the basis of an identifying or Landmark account number even if it identifies a person different from the named beneficiary.

12. Payment; Authorization to Charge Account.

- 12.1.** Member will compensate Landmark for the Service as applicable and as provided in the Treasury Management Services Agreement, any Business Fee Schedule, analysis statement or any other documentation related to or referencing the services described herein. In connection with each wire transfer, Member shall also pay Landmark's online wire transfer fee in effect at the time of such transfer. Landmark shall be authorized to deduct its fees hereunder from any Deposit Account of Member.
- 12.2.** Member agrees to pay Landmark the amount of each transfer order received from Member on the Business Day that Landmark executes said order or at such other time as Landmark may determine. Landmark may, without prior notice or demand, obtain payment of such amount by debiting the Account designated or, in the event there are not sufficient Available Funds in the Deposit Account, debiting any other Deposit Account Member maintains with Landmark, in Landmark's sole and exclusive discretion. Member agrees to at all times maintain a balance of Available Funds in Member's designated Deposit Account sufficient to cover payment of Member's obligations under this Service Addendum. Landmark is not obligated to execute and

may reject, without notice to Member, any transfer order which exceeds the amount of Available Funds on deposit with Landmark for the specified Deposit Account or any transfer order that does not comply with the Security Procedures as such may be modified from time to time. The aforementioned notwithstanding, Landmark may, at Landmark's discretion and with the approval of one of Member's officers with the appropriate borrowing authority, execute a transfer which fails to meet Available Funds requirements. If Landmark does so, Member agrees to repay Landmark on demand the amount of any resulting overdraft in Member's Deposit Account, as well as the overdraft fees specified in Member's Deposit Account Agreement and/or applicable Fee Schedule.

13. Advice and Statements. All wire transfers originated through Digital Banking and completed by Landmark will be reflected in the approved payments section of ACH/Wire Payments. All wire transfers originated outside of Digital Banking and accepted by Landmark (including wire transfers sent or received on behalf of Member) will be reflected on Member's Digital Banking Service daily history and on Member's periodic Deposit Account statement issued by Landmark with respect to the Deposit Account(s) to or from which Member's wire transfer was made. As an additional security feature, Landmark may also send Member a notice to the email address(es) specified by Member if a wire transfer has been accepted. Member agrees to check the daily history of the Deposit Account(s) on the day after the processing date and to notify Landmark immediately of any discrepancies between Member's records and the daily history. Member also agrees to notify Landmark of any discrepancy between Member's records and the information shown on the periodic statement for the Account(s). If Member fails to notify Landmark of any such discrepancy as required by this paragraph, Member agrees that Landmark's liability for any Member losses with respect to an Entry shown on the daily history or periodic statement shall be limited as set forth in the parties' Agreement.

14. Refunds. If the beneficiary's financial institution does not pay the beneficiary specified in the wire transfer order, a refund will be made only after Landmark has received confirmation of the effective cancellation of the wire transfer order and Landmark is in free possession of the funds debited or earmarked in connection with the wire transfer order. Any refund will be made for either (i) the face amount of the wire transfer (less Landmark's fee and expenses and expenses of Landmark's correspondents, agents or sub-agents) or (ii) the amount actually received by Landmark in settlement of the liability to Landmark of our correspondent, agents or subagents, or foreign postal services, whichever is lower. As a condition of making a refund, however, Landmark shall have the option, for a wire transfer composed or partially composed of foreign currency, to make refund (i) in that foreign currency, or (ii) in U.S. Dollars at Landmark's buying rate on the date of refund to Member. When the funds for payment of the wire transfer have been remitted abroad and have not been returned or otherwise made available to Landmark, Landmark shall not be obligated to make any refund on account of the wire transfer. Landmark shall not be liable for a sum greater than the amount paid for the wire transfer, exclusive of commission, cable-charges, and other expenses.

15. Use of Correspondent Accounts. A wire transfer may be executed through anyone, or a series of, correspondent banks of the beneficiary's bank and of Landmark in a manner deemed most appropriate and effective by Landmark or by any other bank participating in the wire transfer.

16. Landmark Reliance; Authentication.

- 16.1.** Landmark shall be entitled to rely in good faith on communications it receives as being given or sent by an Authorized User and as being genuine and correct. Landmark shall not be liable to Member for the consequences of such reliance.
- 16.2. Landmark may take such additional steps and implement such procedures as it may deem appropriate to verify the authenticity of any wire transfer. Landmark may delay the execution of any wire transfer pending completion of a call-back or receipt of another form of verification which is satisfactory to landmark. If Landmark is unable to obtain satisfactory verification, Landmark, in its sole discretion, may refuse to execute any wire transfer.** In no event shall Landmark be liable for any delay in executing a wire transfer or for failure to execute a wire transfer due to the absence of satisfactory verification.
- 16.3.** Landmark may electronically record any telephone conversations between Landmark personnel and Member.
- 16.4.** Wire transfer transactions are subject to all the foregoing and all regulations governing electronic transactions, including but not limited to Article 4A of the UCC.

17. Landmark Responsibilities.

- 17.1.** In the performance of the Service addressed by this Service Addendum, Landmark shall be entitled to rely solely on the information, representations, and warranties provided by Member pursuant to this Service Addendum, and shall not be responsible for the accuracy or completeness thereof. Landmark shall be responsible only for performing the Service as expressly provided for in this Service Addendum. Landmark shall not be responsible for Member's acts or omissions (including, without limitation, the amount, accuracy, timeliness of transmittal or authorization of any instruction or transaction received from Member or through Member's Access Devices, as defined in the Agreement) or those of any other person, including without limitation any Federal Reserve Bank or transmission or communications facility, and no such person shall be deemed Landmark's agent. Member agrees to indemnify and defend Landmark against any loss, liability or expense (including reasonable attorney's fees and expenses) resulting from or arising out of any claim of any person that Landmark is responsible for any act or omission of Member or any other person described in this Section 17.
- 17.2.** Member acknowledges and agrees that Landmark's provision of the Service hereunder may be interrupted from time to time. Without limiting the generality of the foregoing, Landmark 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 or software error or malfunction, war, acts of terrorism, emergency conditions, pandemics or other circumstances beyond Landmark's reasonable control. From time to time Landmark may need to temporarily suspend the Service or the processing of a transaction for greater scrutiny or verification, including, but not limited to, suspending processing to review for suspected fraudulent activity, verification that Available Funds are sufficient as well as fully collected and valid, or for OFAC compliance in accordance with applicable OFAC guidance, and Landmark shall be excused if this action causes delay in the settlement and/or availability of the transaction. In addition, Landmark shall be excused from failing to transmit or delay in transmitting a payment, transfer or other use of the Service (i) if, in Landmark's reasonable judgment, processing a payment, transfer or other use of the Service would violate or contribute to the violation of any present or future risk control program of

the Federal Reserve or any applicable rule, law, regulation, or regulatory requirement;
(ii) if Landmark reasonably suspects that a transaction involves fraudulent activity or that Available Funds will not ultimately be sufficient to cover a transaction, or
(iii) if processing a payment, transfer or other use of the Service, in Landmark's sole discretion, would cause Landmark to engage in an unsafe or unsound practice.

18. Cooperation in Loss Recovery Efforts. In the event of any damages for which Landmark or Member may be liable to each other or to a third party pursuant to the Service provided under this Service Addendum, Landmark and Member shall undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against a third party.

19. Compliance. Member shall comply with all applicable laws, rules and regulations in connection with the Service. Member agrees to be bound by such rules and agrees not to initiate or receive a wire transfer request or related instruction in violation of international, federal, state and local laws and regulations including, without limitation, the regulations promulgated by the Office of Foreign Asset Control ("OFAC"). To the extent permissible under applicable law, Member shall be responsible for and shall fully indemnify Landmark for any and all fines, assessments and reasonable attorney's fees incurred by or imposed on Landmark as a result of any infraction or violation of such rules caused by or attributable to Member.

20. Termination. The parties may terminate this Service Addendum in accordance with the terms and conditions of the parties' Agreement. This Service Addendum will automatically and immediately terminate if the parties' Agreement terminates, or if any Deposit Account upon which the Service is dependent is terminated. Any termination of this Service Addendum shall not affect any of Landmark's rights and Member's obligations with respect to wire requests or related instructions initiated by Member prior to the effective time of such termination, or the payment obligations of Member with respect to services performed hereunder by Landmark prior to the effective time of such termination, or any other obligations that survive termination of this Service Addendum. The provisions of this Service Addendum that are necessary to give effect to the purposes of this Service Addendum shall survive its termination.

21. Governing Law. In addition to the terms and conditions of the parties' Agreement, the parties agree that if any payment order governed by this Service Addendum is part of a funds transfer subject to the federal Electronic Funds Transfer Act, then all actions and disputes as between Member, or any Third-Party Service Provider (as defined in the Agreement) acting on Member's behalf, and Landmark shall be governed by Article 4A of the UCC, as varied by this Service Addendum.

22. Effectiveness. Member agrees to all the terms and conditions of this Service Addendum. The liability of Landmark under this Service Addendum shall in all cases be subject to the provisions of the Agreement, including, without limitation, any provisions thereof that exclude or limit warranties made by, damages payable by or remedies available from Landmark. This Service Addendum replaces and supersedes all prior agreements on file with respect to the services described herein and shall remain in full force and effect until termination or such time as a different or amended Service Addendum is accepted in writing by Landmark or the Agreement is terminated.

23. Notices. All notices to Landmark arising from or relating to this Service Addendum or the Services provided hereunder shall be delivered by first class mail, postage prepaid and addressed to Landmark at the following address:

Landmark Credit Union
Attn: Treasury Management Department
P.O. Box 510870
New Berlin, WI 53151

Also include an email copy to Treasurymanagement@Landmarkcu.com. Notices are effective on receipt by Landmark.

All notices to Member arising from or relating to this Service Addendum or the Services provided hereunder shall be delivered by secure email or first class mail, postage prepaid addressed to Member at the Member's primary address as reflected in Landmark's records as of the date of such notice. Mailed notices shall be effective upon receipt. Notices provided by email are effective on sending, unless Landmark receives an automated message that the email has not been delivered.

Schedule A

Wire Transfer Security Procedures, Cut Off Time and Limits

Security Procedures:

Wire Transfers Initiated In Person at a Landmark Branch:

Landmark will verify the identity of the individual initiating the wire transfer in person through one of our branch offices by various means, which may include our review of both primary and secondary identification documentation.

Only an Account Signer(s) of the originating business account will be deemed authorized to initiate a wire transfer. Account Signer(s) identity will be verified by reviewing identification documents such as a State Driver's License or a passport.

Any signature required for initiating a wire transfer may be obtained on an electronic signature pad and Member agrees that matching the signature to other signatures on record that may be performed by branch personnel is not a primary security procedure; variation in signatures is possible and will not be deemed a failure of this security procedure.

Member understands that Landmark will not perform any additional inquiry to determine an account signer's authority when originating an in-person wire transfer.

Wire Transfers Initiated by Telephone Through Landmark's Member Experience Center:

Initiation of wire transfers through Landmark's Member Experience Center by telephone is permitted on a limited basis only and we reserve the right, in our sole discretion, to refuse to accept any wire transfer instructions you submit to us by those means.

Security procedures applicable to wire transfers initiated via phone that we accept will include any or all of the following at our discretion until Landmark is satisfied that it knows the true identity of the requestor:

- Verifying caller's identity through any third party software designed for ID verification;
- Matching of caller's phone number to Member's phone number(s) on record;
- Call back to an account signer to verify the authenticity of the wire transfer request;
- Use of identifying questions;
- Use of certain additional "out-of-wallet" challenge questions to verify the identity of the account signer;
- Such other measures as we deem appropriate or necessary;
- Review of additional documentation evidencing the reason for the wire transfer;
- Requesting and reviewing a copy of ID Document and requestor's signatures against documentation on file.

Only an Account Signer(s) of the originating business account will be deemed authorized to initiate a wire transfer through Landmark's Member Service Center.

Member understands that Landmark will not perform any additional inquiry to determine an account signer's authority when originating a wire transfer via phone through Landmark's Member Experience Center.

Wire Transfers Initiated Through Business Lending Department via fax, phone or email:

Only Account Signers are authorized to initiate wires via phone, a designated representative who is not an Account Signer may only initiate wires in writing via fax or email.

At the time this Agreement is executed by a Member or at any later date, Member will designate a representative who is authorized to verify wire instructions. Landmark will assign a PIN to the designated representative.

Upon receipt of a wire request, Landmark will initiate a call to the designated representative at the number associated with the Member account.

Landmark will ask a series of authenticating questions to confirm the identity of the designated representative.

Once authenticated, the designated representative will provide the PIN and confirm each data point of the wire instructions.

Landmark will assume that any person who (i) answers the call-back at the designated number and provides correct answers to authentication questions; (ii) is aware of this Security Procedure; and (iii) is able to provide the PIN, is authorized by Member to authorize the wire transfer.

Landmark may, at its discretion, record the wire initiation calls as well as verification calls.

Member is responsible for safeguarding the PIN from unauthorized third parties and Member assumes full liability for any wire originated using the PIN.

Member acknowledges that Landmark strongly recommends “dual control” for wire transfer origination as a layer of security to be implemented by Member and assumes all liability for any unauthorized wire that could have been prevented using a “dual control” procedure.

Wire Transfers Initiated Through Business Digital Banking:

Only Administrators and Sub-Users, based on a role assigned to them by an Administrator, will be able to initiate a wire transfer through Digital Banking.

Each Administrator and Sub-User will be issued a User Name and Password to be used for accessing Digital Banking Services. At the time this Agreement is executed by a Member or at any later date, Member will designate a representative who is authorized to verify wire instructions. Landmark will assign a PIN to the designated representative.

Upon receipt of a wire request, Landmark will initiate a call to the designated representative at the number associated with the Member account.

Landmark will ask a series of authenticating questions to confirm the identity of the designated representative.

Once authenticated, the designated representative will provide the PIN and confirm each data point of the wire instructions.

Landmark will assume that any person who (i) answers the call-back at the designated number and provides correct answers to authentication questions; (ii) is aware of this Security Procedure; and (iii) is able to provide the PIN is, authorized by Member to authorize the wire transfer.

Landmark may, at its discretion, record the wire initiation calls as well as verification calls.

Member is responsible for safeguarding from unauthorized third parties the PIN(s), User Name(s) and Password(s) and Member assumes full liability for any wire originated using these credentials.

Member acknowledges that Landmark strongly recommends “dual control” for wire transfer origination as a layer of security to be implemented by Member within Business Digital Banking Service and assumes all liability for any unauthorized wire that could have been prevented using a “dual control” procedure.

Cut Off Times:

Domestic Wires – 3:30 p.m. CT

International Wires – 3:30 p.m. CT

Limits:

The total dollar amount of outgoing wires transmitted by the Member to Landmark on any single business day shall not exceed \$[AMOUNT].

The total dollar amount of wires transmitted by the Member to Landmark during any monthly period shall not exceed \$ [AMOUNT].

| |
|---|
| <p>Member Name(s):</p> <p>_____</p> <p>By: _____</p> <p>Name: _____</p> <p>Title: _____</p> <p>Date: _____</p> |
|---|

This Schedule A replaces and supersedes any prior schedules or agreements as to its subject matter as of the date of its execution.”