

Foreign currency local bank deposits and transfers to UNFCU

These Terms and Conditions govern deposits made into UNFCU's local bank accounts outside the United States to transfer funds to your personal UNFCU account (the "Service"). By using the Service, you agree to be bound by these Terms and Conditions.

Exchange rate disclaimer

Deposits made to UNFCU's local bank accounts will be converted into US dollars as part of the transfer process. UNFCU discloses the daily exchange rate for the Service on www.unfcu.org/exchangerates. Note that the exchange rate applicable to your transaction may differ from the disclosed rate due to daily market conditions, timing, and other factors. **UNFCU cannot and does not guarantee any specific exchange rate or timing for the conversion.**

Funds availability policy exclusion

Deposits made using the Service are not subject to the funds availability disclosures or timelines applicable to domestic (U.S.) account deposits. By using the Service, you acknowledge and agree that availability of funds under this Service may be delayed beyond typical availability timeframes.

Funds deposited may require several business days to be processed and made available. Processing times may vary based on, among other factors:

- The currencies involved;
- Cut off times;
- Regulatory or compliance reviews;

- The local bank's policies; and
- Local holidays or market conditions.

Funds will not be available for use until the transfer and conversion process is complete.

Compliance, source of funds, and member representations

To comply with applicable laws, regulations, and internal risk management policies, UNFCU may require additional information or documentation regarding the source of funds associated with your deposits to UNFCU's local bank accounts. By using this Service, you agree to promptly provide any information or documentation reasonably requested by UNFCU for compliance, verification, or due diligence purposes. UNFCU may decline, suspend, reverse, or return funds to the local account, to the extent operationally feasible if you do not respond to a compliance-related inquiry or the information or documentation provided is incomplete, inaccurate, or otherwise unsatisfactory.

By using this Service, you represent, warrant, and acknowledge each time that:

- All funds transferred originate from an account held solely in your own name;
- The funds are not transferred on behalf of, or for the benefit of, any business, third party, or other individual; and
- The transfer does not involve funds owned by or associated with any third party.

UNFCU may rely on these representations in processing each transaction and meeting its regulatory obligations.

Limitation of liability

UNFCU is not responsible for any losses, delays, or discrepancies that may result from the use of this Service. UNFCU's role is limited to receiving the transferred funds, and it does not assume responsibility for actions or decisions made by the local bank or any intermediary institutions. To avoid

this limitation and receive disclosures about the estimated fees, exchange rate and timing, consider using a wire transfer. Members transferring funds from EUR, GBP accounts, should use UNFCU's foreign currency receivable service rather than this Service.

Amendments

UNFCU reserves the right to modify these Terms and Conditions at any time, subject to applicable law and regulation. Continued use of the Service after any changes constitutes acceptance of the revised terms.