MITTEN SAVINGS, a division of Community Choice Credit Union

ONLINE & MOBILE BANKING AGREEMENT

ONLINE BANKING, MOBILE APPLICATION & E-STATEMENTS

This Online & Mobile Banking Agreement ("Agreement") applies to Your use of the e-Banking, mobile application, and e-Statement services, which permits You to access Your Accounts and Statements with Mitten Savings via the internet for services selected by You and agreed upon by Us. In addition, as specified below, the agreements and disclosures governing your Accounts are applicable to the services provided under this Agreement and are incorporated herein by this reference, including but not limited to, the Membership & Account Agreement and Account Disclosures, including Truth in Savings Disclosure, Funds Availability Policy Disclosure, Electronic Fund Transfers Agreement & Disclosure, and the Electronic Communication Consent, Text (SMS) Messaging Terms and Conditions, and Mobile App Disclosures.

The following information describes the various types of e-Banking, mobile banking, and/or e-Statement services, which are available to account owners together with your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act. Most transfers made through use of our e-Banking service will qualify as Electronic Fund Transfers under the Act. Please refer to the Electronic Fund Transfers Agreement & Disclosure.

PLEASE READ THIS DOCUMENT CAREFULLY. You may want to print or save this document for future reference. Some information may not pertain to you. Electronic Fund Transfers are deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft or similar paper instrument. With accounts involving such transfers, you have certain rights under law, which are described below.

PLEASE CONTACT US BY EMAIL AT support@mittensavings.com OR USE OUR SECURE MESSAGING SERVICE IF YOU HAVE ANY QUESTIONS. IF YOU DO SECURE MESSAGE PLEASE DO NOT INCLUDE YOUR ACCOUNT NUMBER, ONLY YOUR FIRST AND LAST NAME.

1. Defined Terms

As used in this Agreement, the following terms shall have the following meanings:

"Account" or "Accounts"	Means Your deposit accounts with Us.

"Available Balance"	Means collected funds available pursuant to the Funds Availability Policy Disclosure.
"Business Day"	Means Monday through Friday, excluding Federal holidays.
"e-Banking"	Means Our Internet application designed for Your online banking convenience, including access through the mobile application.
"e-Statement"	Means an electronic copy of your Monthly or Quarterly statement made available to you through e-Banking and stored on e-Banking
"Electronic Record"	Means a contract or other record created, generated, sent, communicated, received, or stored by electronic means.
"Electronic Transaction Notice"	Means a notice or other alert sent to You from Us to notify you of specific transactions that have occurred on your account
"Funds Transfer"	Means the allocation of funds from one accessible Account to another accessible Account.
“Mitten”	Means Mitten Savings, a division of Community Choice Credit Union and its affiliates, subsidiaries, and any agent, independent contractor, designee or assignee which Mitten may, in its sole discretion, employ in the provision of this service.

"Processing Date"	Means the Business Day Your Account is debited.
"Transaction"	Means each Funds Transfer.
"We," "Our " and "Us"	Mitten Savings, a division of Community Choice Credit Union.
"You" and "Your"	Mean each depositor on an Account accessible by this online service.

2. Authorization

This Agreement applies to all persons that are parties to the Accounts. This Agreement contains the terms and conditions governing e-Banking, and e-Statements, including disclosures required by federal law. Please read this Agreement carefully and keep a copy for Your records. By subscribing to e-Banking and/or e-Statements, you acknowledge that You have received and read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement has been accepted by the person who established the subject Account with Us. By choosing to use e-Banking and/or e-Statements, you agree that the terms and conditions in this Agreement, and any amendments or changes hereafter, apply to You and any others whom You permit to use e-Banking and/or e-Statements. If you do not agree with the terms and conditions, you may not use e-Banking and/or e-Statements. By using e-Banking and/or e-Statements, you consent to the electronic transmission of personal financial information. Your consent will be deemed effective for as long as you use e-Banking and/or e-Statements.

The terms and conditions of this Agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your Account. You agree that the owner of the Account is authorized to access all the funds held in that Account as well as all account information provided in notices and e-Statements. We are entitled to act on Transaction instructions received using Your username and password and You agree that the use of your username and password will have the same effect as Your signature authorizing the Transaction. You are responsible for keeping Your passwords and account data confidential.

3. Access and Functions

Using your computer or other Internet-access device, you can access e-Banking and e-Statements 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods. Using Your assigned username and password, You can, subject to this Agreement and the applicable service specifications:

• View select Account information (e-Banking)
• Transfer funds among Your eligible Accounts (e-Banking)
• View transaction history (e-Banking)
• Send and receive secure messages to / from authorized Mitten representatives (e-Banking)
• Access electronic account statements (e-Banking and e-Statements)
• Utilize other online product features offered for Your account by Mitten (e-Banking)
• Electronic Transaction Notifications (e-Notices)
• Receive messages via email/phone of specified account transaction history (e-Alerts)

4. Hardware and Software Requirements

To use e-Banking and/or e-Statements and/or Electronic Transaction Notifications. You will need Internet access (if by modem, 14.4 baud or higher), and an Internet browser that supports Secure Sockets Layer with 128-bit encryption and JavaScript.

We support the current and prior major releases of Internet Explorer, Firefox, Safari and Chrome. When a new version is announced as Release to Web (RTW), support will cease on the third-oldest major version.

Please note that utilizing older browsers may result in disabled functionality or limited access to services.

Supported Browsers-Current and Prior Major Release
Microsoft Internet Explorer - IE
Firefox
Safari - Apple/Mac Users only
Google Chrome

The supported browsers above are for use with the traditional online banking interface and devices (desktop/laptop), and do not apply to use with mobile devices (phones/tablets). If using a phone or tablet to access online banking outside of an app, functionality and appearance may vary from the traditional interface.

Additional Browsers:
Browser usage is reviewed monthly. Additional browsers will be added if usage meets or exceeds 5% of total login activity.

Beta Versions:
Beta versions are not supported. When new versions of browsers are announced as ready to Release to the Web (RTW) by the provider, they will become a supported version.

Troubleshooting:
The following types of tools and/or access are not recommended and may impact experience:

Accessing accounts via an embedded browser such as:

• Personal or Commercial Financial Management Software (Quicken, QuickBooks, etc.)
• Browser bars within AOL, Yahoo, Google, etc.
• Internet portal access within gaming system such as Xbox.
• Use of browser add-ins (emoticons, FunWeb services, etc.)

You are responsible for selecting and properly configuring all systems, hardware and Your Internet service. You are also responsible for any defect, malfunction, or interruption in service or security due to hardware failure, Your choice of Internet service provider, and systems and computer services. We are not responsible for any errors or failures cause by any malfunction of Your computer, and We are not responsible for any computer viruses, worms, or related problems that may be associated with the use of e-Banking and e-Statements, Your computer, or other Internet-access device. You are also responsible for all telephone charges incurred in connecting to e-Banking and e-Statements for charges by any service provider providing connection to the Internet.

5. Password and Security
Upon Your successful enrollment, you will be required to change Your password upon Your first use. Using Your password has the same effect as Your signature authorizing Transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of Your Accounts. Anyone to whom You disclose Your password and anyone who has access to Your password will have full access to Your account information, including full access to Your Accounts, notices, and e-Statements. You have no ability to limit any such person's authority. If anyone uses Your password with Your permission, you will be responsible for any Transactions performed by that person.

6. Your Liability
Tell Us at once if You believe Your password has been lost, stolen or otherwise became available to an unauthorized person. Please contact Us immediately by telephone or in writing. Telephoning is the best way of keeping Your possible losses down. You could lose all the money in Your Accounts (plus Your maximum overdraft line of credit). If You tell Us within two Business Days, you can lose no more than $50 if someone used Your password without Your permission. If You do NOT tell Us within two Business Days after You learn of the loss or theft of Your password, and We can prove that We could have stopped someone from using Your password without Your permission, you could lose as much as $500.

Also, if Your statement shows transfers that You did not make, tell Us at once. If You do not tell Us within 60 days of the date We mail a periodic statement to You, you may not get any money You lost after the 60 days if We show that We could have stopped someone from taking the money if You would have told Us in time. If a good reason (such as a long trip or a hospital stay) kept You from telling Us, we will extend the time periods. You will be responsible for any request you make that contains an error or is a duplicate of another request. We are not responsible for a funds transfer that is not made if you did not properly follow the instructions for making a funds transfer.

7. Contact in Event of Unauthorized Access
If You believe Your password has been lost or stolen or that someone may or has fraudulently accessed Your Account without Your permission, contact Mitten by email at support@mittensavings.com or contact Us via secure messaging.

8. Information about e-Statements and Electronic Transaction Notifications
You agree to receive your monthly statements and transaction notices in electronic form through e-Banking. You must present a valid email address to receive notice that your e-statement or Electronic Transaction Notices are available. Your e-Statement and Electronic Transaction Notices will be made available through e-Banking if a valid email address is not provided; however, no notice of availability will be sent or received if the information you provide is incorrect or out of date. You also agree to receive Electronic Transaction Notices via email or text message for transactions that occur on Your Account with Us. Electronic Transaction Notices are an optional service that you can enroll in or opt out of at any time. We may, at times, send you transaction notices about Your Account that vary from what you have enrolled for. These are provided as enhancements to the transaction notice service. You must present a valid email address to receive electronic notices via email. To receive text messages, a valid phone number with text messaging capabilities must be used at enrollment. Standard text messaging rates, as outlined by your phone provider, apply.

9. Processing Date for Funds Transfer.

We can process a Funds Transfer on the same Business Day as Your instructions, provided the system is available. If the system is unavailable at the time, your instruction will be processed on the next available business day.

10. Funds Transfer Limitations

You may transfer collected funds through e-Banking in any amount between $.01 and $999,999,999.99, subject to funds availability. You may only transfer funds to or from a single linked external account that you choose. Changes to your linked external account require contacting Mitten.

Inbound member-initiated transfers:

Per transfer: $100,000
Daily aggregate: $250,000
Monthly aggregate: $500,000
Inbound ACH credits originated by third parties are not subject to these member-initiated limits but remain subject to the maximum account balance limit.

Outbound transfers (to linked external account):

Per transfer: $10,000
Daily aggregate: $30,000
Monthly aggregate: $50,000

11. Cancellations

You may cancel or edit a pending Funds Transfer, until such time that the Transaction is processed, by selecting and accurately completing the appropriate fields from within the application. If We do not receive Your complete and accurate instruction canceling or editing a Funds Transfer prior to such times, we will process the Transaction. This section applies to a recurring or a one-time Transaction

12. Overdrafts

When You schedule a Funds Transfer using e-Banking, you authorize and are requesting Us to withdraw the necessary funds from Your Account with Us and make payments for You from Your Account. We debit the amount of Your Funds Transfer on the Business Day You instruct Us to process the Funds Transfer between Your Accounts. Each instruction to Us to withdraw or transfer from an Account is an order to Us to pay from that Account on the specified Processing Date. We debit the amount of Your funds transfer from Your Account on the Processing Date. If we are unable to complete the transaction for any reason associated with Your Account (for example, there are not sufficient funds in Your Account to cover the transaction), the transaction may not be completed.

We may charge Funds Transfers against the Account even though the charge creates an overdraft. In some instances, you will receive a return notice from Us. If You overdraw Your Account, you agree to immediately pay Us the overdrawn amount.

By enrolling for and using the e-Banking service, You agree that We have the right to collect funds from all of Your Accounts to recover funds for all payments that have been requested to be paid by You and Your authorized user. We may not collect any funds from any accounts permitting tax deferrals or providing other tax benefits under state or federal law.

13. Fees
There are currently no fees for e-Banking and e-Statement services. We will notify you of any changes as required by applicable law. You are responsible for all telephone access fees or Internet service fees that may be assessed by Your telephone and/or Internet service provider.

14. Our Liability for Failure to Process Funds Transfer We will use Our best efforts to make all Your funds transfer requests according to Your instructions. We will, however, incur no liability if We are unable to complete any funds transfer request initiated by You because of the existence of any one or more of the following circumstances:

A. If the funds transfer would exceed the maximum permitted amount or Your Available Balance, or Your Account has been re-titled, closed, blocked for security reasons, or subject to legal process or other encumbrances restricting the transfer.

B. If our e-Banking system is not working properly, and You know or have been advised by Us about the malfunction before You execute the Transaction

C. If the transferee financial institution mishandles or delays a funds transfer sent by Us.

D. If You have not provided Us with the correct names, phone numbers, and/or account information for the account to which You wish to direct the funds transfer.

E. If circumstances beyond Our control (such as, but not limited to, fire, flood, postal delivery, or interference from an outside force) prevent the proper execution of the Transaction, and We have taken reasonable precautions to avoid those circumstances.

F. If You have not properly followed the instructions for using this service.

G. If Your operating system is not properly installed or functioning properly.

H. For errors or failures from any malfunctions of Your browser, Internet service provider, computer, computer virus or other problems relating to the computer or mobile device equipment You use, including, without limitation, your inability to access the web site or any part of the application.

I. For a failure to provide access or for interruptions in access due to system failure.

J. Provided none of the foregoing exceptions to the service performance obligations is applicable, if the e-Banking service causes an incorrect amount of funds to be removed from Your Account, we shall be responsible for returning the improperly transferred funds to Your Account.

NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, THE FOREGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. EXCEPT AS SPECIFICALLY PROVIDED FOR HEREIN, IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THE EQUIPMENT, SOFTWARE AND/OR E-BANKING SERVICE.

15. Exclusion of Liability and Warranties

Our e-Banking, e-Statement, AND Electronic Transaction Notices services make use of a private network, intended for authorized users only. We have confidence in the security measures We employ; however, this is not an invitation for individuals to attempt unauthorized access. BY USING THIS SERVICE, YOU AGREE TO ACCEPT COMPLETE RESPONSIBILITY THEREFORE, MITTEN, AND ITS RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SERVICE PROVIDERS, DISCLAIM ANY AND ALL LIABILITY, WHETHER NOW KNOWN OR OTHERWISE, WITH RESPECT TO YOUR USE, AUTHORIZED OR UNAUTHORIZED, AND MITTEN FURTHER SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES WITH RESPECT THERETO, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

16. In Case of Errors or Questions

If You believe that there has been an error related to a Funds Transfer or other related service, You have questions or need more information about a Funds Transfer or related service, or You believe Your statement, transaction history or receipt is wrong contact Mitten by email at support@mittensavings.com or contact Us via secure messaging as soon as You can.

We must hear from You no later than 60 Calendar Days after We sent You the FIRST statement on which the problem or error appeared.

A. Tell Us Your name and Account number (if any).

B. Describe the error or the transfer You are unsure about and explain as clearly as You can why You believe it is an error or why You need more information.

C. Tell Us the dollar amount of the suspected error.

D. Please also include a telephone number at which You can be reached in the event We need any additional information. If You tell Us orally, we retain the right to require that You send Us Your complaint or question in writing within 10 Business Days. We will determine whether an error occurred within 10 Business Days after We hear from You and will correct any error promptly. If We need more time, however, we may take up to 45 days to investigate Your complaint or question. If We decide to do this, we will credit Your Account within 10 Business Days for the amount You think is in error, so that You will have the use of the money during the time it takes Us to complete Our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within 10 Business Days, we may not credit Your Account. The 10-day period in the preceding paragraph may be extended to 20 Business Days, if the error involves a transfer to or from the Account within 30 days after the first deposit to the Account was made. If the error involves an electronic a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the Account was made, the 45-day time-period to investigate Your complaint or question will be 90 days in place of 45 days. We will tell You the results within three Business Days after completing Our investigation. If We decide that there was no error, we will send You a written explanation. If You received credit during the investigation, your account will be debited at that time. You may request copies of the documents that We used in Our investigation for a reasonable charge.

17. Account Information Disclosure
The circumstances under which We may provide information about Your accounts to third parties are summarized in Our current privacy notice. You may access the privacy notice on www.mittensavings.com.

18. Third Parties
You understand that support and services are provided by third parties other than Us, and You authorize Us to contract with third parties to provide such support and service.

19. Termination or Discontinuation
In the event You wish to discontinue e-Banking, you must close Your Account. Once we

have acted upon Your closing notice we will make no further transfers or transactions from Your Account, including transfers or transactions you have previously authorized, other than the final transfer of Your funds to Your single linked external account which closes your Account. If another person is authorized to electronically access Your Account, we cannot stop that person from using the e-Banking services while the Account is open.

We may modify, suspend or terminate Your privilege of using e-Banking services and may withhold approval of any Transaction, at any time, without prior notice to You. In the event We terminate Your privileges, we will try to notify You in advance but are not required to do so. You will be notified as soon as practicable. Neither termination nor discontinuation shall affect Your liability or obligation under this Agreement. If either You or We end your rights to use the e-Banking, we will no longer be required to complete any of your e-Banking transactions. You will remain obligated to Us under this Agreement for all your e-Pay or e-Banking transactions, even if they occur or are completed after this Agreement is ended.

20. Information Authorization
In order to facilitate an fraud investigation, it may be necessary to obtain additional information from other financial institutions or consumer reporting companies.

21. Assignment
You may not assign this Agreement to any other party. We may assign this Agreement to Our successor in interest or to any, directly or indirectly, affiliated company. We may also assign or delegate certain of Our rights and responsibilities under this Agreement to independent contractors or other third parties.

22. No Waiver
We 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 on Our part 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 wavier of any rights or remedies on future occasions.

23. Governing Law
This Agreement is governed by the federal laws of the United States and the laws of the state of Michigan, unless otherwise required by federal or state law. Any issue relating to an Account or service with Us that you access through the e-Banking service shall be governed by the laws specified in the agreement for that Account or service if there is a separate agreement for that Account or service.

24. Captions
The captions of the Sections contained herein are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

25. Amendment
We may amend or change this Agreement, including all applicable fees and service charges, at any time. We will provide You with notice at least thirty (30) days before the amendment becomes effective by sending a written electronic notice to You at Your email address on record with Us if the amendment or change will result in greater costs or liability to You or stricter limitations on the transfers You may make. If, however, an immediate change in the Agreement is necessary for security reasons, we may amend this Agreement without such prior notice. Any use of the services after We send you notice of the change or amendment will constitute Your agreement to such change(s) or amendment(s). If you do not agree to the change or amendment, you must notify us prior to the effective date of the change or amendment and cancel your access to the Service and close your Account. Further, we may, from time to time, revise or update the programs, 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 e-Banking Service programs, services, and/or related material and limit access to the Service's more recent revisions and updates.

26. Conflict of Provisions
This Agreement is intended to supplement and not to replace other agreements between You and Us relating to Your accounts, including, without limitation, Membership & account Agreement and Account Disclosures, including Truth in Savings, Funds Availability Policy Disclosure, and Electronic Fund Transfers Agreement & Disclosure, Electronic Communication Consent, Text (SMS) Messaging Terms and Conditions, and Mobile App Disclosures, which are incorporated into this Agreement by this reference.. In the event of a conflict between this Agreement and any other Account agreements and disclosures that apply to Your accounts, this Agreement shall govern and prevail with respect to the subject matter herein, unless otherwise specified in this Agreement.

27. Effective Date
The effective date of this Agreement is as of the date the account owner agrees to this Agreement. This Agreement was last updated June 12, 2026.