



**Grand Bank for Savings, FSB – Member FDIC**  
**Payments and Transfers Agreement**

Grand Bank for Savings, FSB (“GBS”) suggests you read this document carefully. You may refer back to this document at any time by accessing the Terms and Conditions tab within the Website. To print this document, select File from the menu bar, then select Print, and then select OK in the Print Setup box.

**I. General Terms.** This Payments and Transfers Agreement ("Addendum") supplements the Terms and Conditions of Your Account regarding your deposit account(s) with GBS, the GBS Internet Banking Terms and Conditions, the GBS Privacy Policy, the GBS Mobile Banking Terms and Conditions, the GBS Mobile Banking App Privacy Policy and the Terms and Conditions of the Bill Payment Service, all of which you have previously agreed to when you opened your account(s) with GBS, at your initial logon to GBS Online Banking, when you installed the GBS Mobile Banking App on your access or mobile device, when you activated CardHub features, and when you installed the Zelle P2P transfer app on your access or mobile device, collectively referred to herein as “the Agreements.” This Addendum becomes a part of the Agreements.

**By your acceptance of this Addendum, all terms and conditions of the Agreements are hereby ratified, affirmed, and incorporated herein, and shall continue to apply in all respects, as amended hereby when applicable.** Any capitalized term used but not defined herein shall be given the meaning ascribed thereto in the Agreements. In the event of any conflict between the terms of the Agreements and this Addendum, the terms of this Addendum shall be controlling.

## **II. Payments and Transfers**

**A. General Terms Applicable to Payments and Transfers.** You may use GBS Online Banking or Mobile Banking (collectively “Access Services”) to make one-time or repeating payments to your GBS loan or credit accounts, or to transfer funds between your eligible accounts held by GBS, or between an eligible account held by GBS and an External Account (collectively "Payments and Transfers"). When you use or allow another person to use or access Online Banking or Mobile Banking to send instructions to GBS to effect Payments and Transfers, you agree that: (i) you will not use this service for International ACH Transactions, which are prohibited under this Addendum; and (ii) you cannot cancel an authorized Payment or Transfer once a Payment or Transfer has been designated with a status of "Sent" or "Completed."

All of your Payments and Transfers will appear on your applicable account statement. Certain Payments and Transfers available through Online Banking or Mobile Banking may be subject to the terms and conditions of the Agreements. Not all GBS accounts are eligible for Payments and Transfers.

You authorize GBS to charge your designated From Account for all Payments and Transfers that you initiate, and you agree to always have sufficient funds or available credit in your From Account on the Transfer date for each Payments and Transfers. If there are insufficient available funds (or available credit) to cover a Current Day Payments and Transfer, GBS will not retry the transaction and the Payments and Transfers request will be immediately rejected without liability of any kind by GBS.

Any Payments and Transfers using the Access Services is a restricted transfer subject to certain limitations. Please refer to the Terms and Conditions of Your Account governing your deposit account(s) for full details. Additionally, External Transfers made from any line of credit account will be treated as an advance on such line of credit, and in addition to accruing interest under the terms of your line of credit agreement, will also be subject to all other terms and limitations on advances thereunder.

You agree to continue be bound by and comply with the Agreements and all other terms and conditions governing your account(s), mortgage loan, auto loan, installment loan, or line of credit agreements. Not all accounts may be eligible for Payments and Transfers. GBS reserve the right to limit eligibility to certain types of accounts and to change such eligibility from time to time. GBS also reserve the right, in its sole discretion, to restrict categories of recipients to whom Payments and Transfers may be made.

**1. Definitions.** As used in this Addendum, the following terms have the following meanings:

*A2A Payments Service* refers to a service that allows you to send or receive payments to an External Account;

*A2A Transfer System* refers to the transfer system that is accessed through the A2A Payments Service;

*Business Day* refers to Monday through Friday, excluding Saturday, Sunday, and federal holidays;

*Cancelled* means when a payment or transfer will neither be processed nor sent for any reason;

*CST* means Central Standard Time;

*Current Day* refers to payments or transfers from an account held by GBS that are scheduled with a present day Send On date, or the next Business Day if scheduled after the Cutoff Time;

"Cutoff Time" means the time by which GBS must receive Instructions to have them considered entered on that particular Business Day. See the paragraph below entitled "Cutoff Times" for additional details;

*Deliver By Date* means the date you would like your payment or transfer delivered to your identified Payee or your To Account; this may or may not be the date your payment or transfer will be posted by your Payee, and GBS is not responsible for your entry or registration errors regarding your identified Payee or To Account;

*External Account* means a deposit account held by another depository institutions other than GBS that is registered by you for External Transfers. The account holder of the External Account must be the same person as the account holder of the GBS deposit account;

*External Transfers* means the portion of Payments and Transfers that allows you to issue Instructions to GBS for payments and transfers to or from External Accounts via a P2P Payments Service and P2P Transfer System, and also includes payments to third parties using your GBS Debit Card;

*From Account* means an eligible account from which a Payments and Transfers is being requested by you via the Access Services;

*Funded* means when an amount to be transferred has been withdrawn from the available balance of your From Account;

*Funding Failed* means when a transfer made will not be delivered after multiple unsuccessful attempts have been made to withdraw funds from the From Account on consecutive Business Days or when the financial institution holding your External Account notifies GBS that your attempted transfer from your External Account could not be completed;

*Funds Needed* means when an Instruction made through Payments and Transfers is not processed because the From Account had insufficient funds or available credit to complete the transaction after an attempt to withdraw the funds;

*Future Dated* means Instructions made via Transfers that are not scheduled to begin processing on the current Business Day; only Business Days may be selected for Future Dated transfers;

*GBS Loan or Credit Account* means one of our credit or loan accounts (including, but not limited to, a mortgage, auto, or student loan or credit card) held in your name that has been added as a Payee;

*Instructions* means the information provided by you to GBS for a payment or transfer to be delivered to a GBS Loan or Credit Account or To Account (such as, but not limited to, the name of the financial institution, account number, payment amounts, and Deliver By date);

*Internal Transfers* means the portion of Payments and Transfers that allows you to issue Instructions to GBS for payment or transfers, as applicable, between two eligible accounts held by GBS;

*Online Banking* is the internet-based service providing access to your account(s) under the terms set forth in the GBS Internet Banking Terms and Conditions Agreement.

*Payee* means the merchant or other person or entity to whom you designate a payment or transfer to be directed;

*Pay From Account* means an eligible deposit or prepaid account, you maintain with GBS from which payments will be made;

*Payment Amount* refers to the Service Transfer Amount plus any fees payable by you to GBS in conjunction with the applicable Service Transfer;

*Payments and Transfers* means collectively both Internal and External Transfers.

*Payment Date* means the date you would like your payment sent to your GBS Loan Account;

*Payments Services* refers to either the P2P Payments Service or the A2A Payments Service, as applicable;

*Pending* means any Instruction that you have requested to be made that has not started to process and has not been Cancelled by you;

*Person* means a natural person or a business, association, organization, government, or nonprofit entity;

*P2P Payments Service* refers to a service that allows you to send or receive payments to other Persons;

*P2P Transfer System* refers to the transfer system that is accessed through the P2P Payments Service;

*Receiver* refers to a Person that receives a payment from you via an External Transfer;

*Receiver Addressing Information* refers to addressing information of the Receiver, which may include the Receiver's account number, routing number, telephone number, mailing address, and/or email address, as applicable;

*Receiving Financial Institution* refers to GBS, when you are the Receiver, and the Receiver's financial institution, when you are the Sender;

*Repeating* means automatic recurring transfers made to the same Payee or To Account, respectively, for the same amount which you can authorize for transmission;

*Send On Date* means the date GBS will begin the delivery process or the date GBS will send a request to withdraw funds from your External Account, and begin the delivery process. The Send On date may or may not be the date funds are withdrawn from your Pay From or From Account;

*Sender* refers to a Person that sends a payment through P2P Payments Service;

*Sending Financial Institution* refers to GBS when you are the Sender and refers to the financial institution that holds the Sender's account when you are the Receiver;

*Sent* means the status of a Payment or Transfer where the funds have been debited from the applicable account, but which Payment or Transfer has not yet been posted to the account;

*Service Participant* refers to a financial institution that participates in the Payments Services;

*Service Transfer* refers to a payment from a Sender to a Receiver through the P2P Payments Service;

*Service Transfer Amount* refers to the amount of funds that the Sender directs the Sending Financial Institution to transfer to the Receiver;

*To Account* means the account to which a Payments and Transfers is being requested by you via the Access Services;

*Transfer date* means the date GBS will begin the delivery process for transfers made via the Internal Transfer Service or the External Transfer Service, which effectively is the date the transfer request will be sent;

**2. Disclosure of Account Information to Third Parties.** GBS may disclose information to third parties about your account to effect the Payments and Transfers you request or effect:

- a. as necessary to complete transactions.
- b. in connection with the investigation of any claim you initiate.
- c. to comply with government agency or court orders.
- d. in accordance with your written permission.
- e. as otherwise permitted by the terms of our Privacy Policies and the Agreements.

Our Privacy Policies, which includes details about our information sharing practices and your right to opt-out of certain information sharing, was provided to you when you opened your account(s) with GBS, at your initial logon to GBS Online Banking, when you installed the GBS Mobile Banking App on your access or mobile device, when you activated CardHub features, and when you installed the Zelle P2P transfer app on your access or mobile device. It can be viewed by clicking on the "Privacy Policies" link on any of our Website pages.

### **3. Cutoff Times for Deposits and to schedule Payments and Transfers**

**Cash and non-cash items deposited at Hattiesburg, MS Branch:**

- Close of business

**ATM Deposits:**

- 5:00 PM CST on any Business Day

**Mobile Deposits:**

- 5:00 PM CST on any Business Day

**Wire Transfers:**

- 2:00 PM CST on any Business Day

**Zelle®:**

- Typically available within minutes on any day of the week

**Transfers to or from GBS deposit accounts:**

- 11:00 PM CST on any Business Day for Internal Transfers
- 11:00 PM CST on any Business Day for External Transfers

**Payments to GBS loans:**

- 11:00 PM CST on any Business Day for payments from a GBS checking or savings account.
- 11:00 PM CST on any Business Day for payments from a non-GBS checking account

**NOTE: In person or mailed payments are posted to your GBS account as of the date actually received by GBS. GBS does not control the debiting, crediting, or posting practices of your External Account.** All Cutoff Times referenced in this Agreement reflect the times displayed on our internal system clocks and may not necessarily be synchronized with the internal clock displayed on your computer or mobile device. For this reason, GBS suggest that you transmit any Instructions to GBS sufficiently in advance of such Cutoff Times to eliminate the possibility of missing the cutoff. If you enter Instructions after the Cutoff Time with a Send On date that is the Current Day or next Business Day, GBS may initiate the Transfer process immediately, which means the Transfer may be Funded prior to the requested Send On date.

**4. Service Fees and Transactional Fees.** Unless otherwise noted in your account agreement, GBS does not charge a monthly service fee, transactional fee, or deduction for Payments or Transfers, but other facilitating or processing service providers may charge fees or deductions for facilitating or processing Payments and Transfers. GBS may charge Payments and Transfers fees at a later time, in which case GBS will provide you with notice prior to charging any fees. Your continued use of Payments and Transfers after such notice constitutes your agreement to the fees.

If GBS processes a Payments and Transfers in accordance with your Instructions that overdraws your account, GBS may assess a fee or charge interest for any such overdraft in accordance with the Terms and Conditions of your Deposit Account or other applicable agreement. GBS is not responsible for any Payments and Transfers request if there isn't enough money in the designated Pay From or From Account.

**5. Repeating Payments and Transfers.** Repeating payments and transfers are subject to your pre-authorization agreement, and are for the same fixed amount each month and will be sent on the same calendar day of each month, or on the prior Business Day if the regular Send On date falls on a non-Business Day (for payments) or on the following Business Day if the regular Transfer date falls on a non-Business Day (transfers). Repeating payments and transfers will be deducted from your Pay From account or From Account on the Send On date or Transfer date, as applicable. In order to authorize a Repeating payment or transfer, you confirm, warrant, and represent that you have already received a copy of the pre-authorization agreement and that you have the means and ability to print a copy of your pre-authorization agreement at your residence or place of business.

If you order GBS to stop a Repeating payment or transfer three (3) Business Days or more before the Send On date or Transfer date, and GBS do not do so, GBS will be liable to you for those losses or damages as provided by law. If for any reason you cannot access the Access Services, you may also call or write online customer service at the phone number or address set forth in the paragraph entitled "Your Liability for Unauthorized Payments or Transfers." If you call, GBS may also require you to present your request in writing within fourteen (14) days after you call.

## **B. Transfers**

### **1. Internal Transfers**

**NOTE: Once you initiate a same day Internal Transfer, you have no ability to stop or cancel such transfer.**

Internal Transfers can be used to transfer funds between your eligible accounts held by GBS, or to make a payment from an eligible account held by GBS to a GBS loan or credit account. To make Internal Transfers, you must have at least two eligible accounts with GBS between which you may transfer money.

Notwithstanding the foregoing, the eligible accounts from which a payment can be made to a GBS Loan or Credit Account do not include a GBS home equity line of credit or other GBS line of credit account. GBS reserve the right to determine eligibility and to restrict categories of recipients to whom Internal Transfers may be made in our sole discretion.

You may make Internal Transfers up to: (i) your available balance plus any amount in your GBS Cover Me Now Overdraft Privilege Account; or (ii) your credit limit, to the extent applicable. If you have selected a home equity line of credit secured by Texas homestead property as your From Account, the minimum transfer allowed through Payments and Transfers is \$4,000.00, to the extent eligible. Current Day Internal Transfer Instructions begin to process immediately and cannot be Cancelled. If your From Account is a GBS home equity line of credit, to the extent eligible, you may make Internal Transfers up to a maximum amount of (A) \$200,000 daily.

Transfers between deposit and eligible prepaid accounts held by GBS: Current Day transfers between deposit and eligible prepaid accounts held by GBS that are made before the Cutoff Time will be processed immediately and the transferred funds will be available the same day to cover all transfers. Funds transferred to deposit or prepaid accounts held by GBS and made after the Cutoff Time on the Current Day or on a non-Business Day will be available for immediate cash withdrawal at ATMs and for online transactions, however the funds will not be available to cover other payments such as paper checks until the next Business Day. Repeating transfers will be paid on the same calendar day of each transfer period, or on the next Business Day if the regular Transfer date falls on a non-Business Day

Transfers from line of credit accounts held by GBS: Current Day money transfers from line of credit accounts held by GBS will be reflected in your account as soon as GBS receive the transfer request. The minimum or maximum you will be able to withdraw via Transfers is subject to the terms of your existing credit agreements with GBS. Future Dated and Repeating Transfers cannot be made from line of credit accounts with GBS. **NOTE: Certain transfers including, but not limited to, multiple same day Transfers and certain Future Dated Transfers, are subject to compliance review and manual approval.**

**2. External Transfers.** External Transfers can be used to transfer funds between an eligible account held by GBS and an External Account. To initiate External Transfers, you must have at least one eligible deposit or prepaid account, line of credit, mortgage, installment loan, or auto loan account with GBS. GBS reserve the right to determine eligibility and to restrict categories of recipients to whom External Transfers may be made in the sole discretion of GBS.

There may be limits on the amount of any Payments and Transfers. Please refer to the applicable Terms and Conditions and account agreements to determine any limitations.

Transfers between eligible deposit and prepaid accounts held by GBS and an External Account that GBS receive by the Cutoff Time on any Business Day will begin processing on the same day. Transfers to an External Account will be deducted from your From Account held by GBS on the calendar date and will usually be reflected in your External Account on the Deliver By date. Transfers from External Accounts are subject to the processing times of the financial institution holding your External Account. Instructions for transfers from External Accounts that GBS receive by the Cutoff Time on a Business Day will be sent to the holder of your External Account on the same day for processing. Instructions entered via the External Transfer Service may be Cancelled until the Cutoff Time on the Send On date.

Transfer instructions relating to External Accounts and the transmission and issuance of data related to such instructions shall be received pursuant to the terms of this Addendum and the rules of the National Automated Clearing House Association ("NACHA") and the applicable automated clearing House ("Regional ACH") (collectively, the "Rules") and you and GBS agree to be bound by such Rules as in effect from time to time.

In accordance with such Rules, any credit to your deposit account held by GBS, or your External Account shall be provisional until such credit has been finally settled by GBS or the third party institution which holds your External Account, as the case may be. You acknowledge that you have received notice of this requirement and of the fact that if GBS do not receive final settlement for a transfer for any reason, GBS shall charge back the amount of such transfer to the Transfer To or From Account (as applicable) or any other of your accounts or claim a refund from you.

### C. Payments

**1. General Terms Applicable to Payments.** Your responsibilities: You authorize GBS to remove funds from your designated Pay From account for all payments that you initiate and you agree to have sufficient available funds on the Send On date or Payment date for each such payment you schedule. Please note that if you have GBS Cover Me Now Overdraft Privilege for your Pay From account, available funds in the account that you use for overdraft privilege are included in the determination of available funds. If there are insufficient available funds to cover a Current Day payment, GBS will not retry the payment and it will be immediately rejected. If sufficient funds are not in your account to cover a Current Day payment, GBS will not retry the transaction and the payment will be immediately rejected. In the case of Future Dated payment, if sufficient funds are not in your account on the Send On or Payment date GBS may reject the request, or accept the request and process the payment for delivery (even if such payment processing causes you to exceed your credit limit or overdraw your account). You agree that GBS may, at our option, follow your Instructions to make payments to a Payee, even though a charge to or a debit from your Pay From account may cause you to exceed your credit limit, or bring about or increase an overdraft. In the event of an overdraft to your Pay From account, GBS may charge any other of your accounts for the amount of the overdraft. **YOU AGREE THAT GBS IS NOT RESPONSIBLE FOR ANY CHARGES IMPOSED, OR ANY OTHER ACTION, BY A PAYEE RESULTING FROM A LATE PAYMENT, INCLUDING ANY APPLICABLE FINANCE CHARGES AND/OR LATE FEES, UNLESS GBS CAUSES PROCESSING DELAYS THAT CAUSE YOUR PAYMENT TO BE LATE.**

**2. Payments to GBS Loan or Credit Accounts.** Only Business Days may be chosen as Payment dates for GBS mortgage loan or other credit accounts and your Payments and Transfers instructions must be received by GBS by the applicable Cutoff Time as stated above to receive credit on that same Business Day. Instructions received on any non-Business Day or after the Cutoff Time on any Business Day will be processed on the next Business Day.

### III. Additional Terms

#### A. Significant Risks Associated with External Transfers to Other Persons.

**There are significant risks of loss, theft, and fraud associated with using Payments and Transfers to effect External Transfers to Other Persons, including your use of a P2P Payments Service, P2P Transfer System, and GBS Debit Card. Such External Transfers are irrevocable and cannot be reversed. You should only use External Transfers to make payments to Persons that you personally know and have personally confirmed to be bona fide and legitimate.**

**If you receive a request for payment through Payments and Transfers, you should verify that the request relates to a payment transfer you were expecting to make to the Person who requested payment or transfer. If a request for payment or transfer that you receive through Payments and Transfers does not relate to an expected payment or transfer, do not initiate or effect the payment or transfer and notify GBS immediately at (833) 887-BANK (2265).**

If a Person contacts you outside of GBS Payments and Transfers and asks for payment, you must verify the identity, legitimacy, and contact information of the requestor and the amount of the payment prior to submitting a Payments and Transfers request. If you send payment to a Person that you do not know, or you do not verify the identity and legitimacy of Persons who contact you and ask for payment, you may lose the full amount of your payment.

You Agree and acknowledge that GBS, through your use of Payments and Transfers, does not provide buyer protection with respect to Payments and Transfers, unlike some credit card companies and credit card payment networks, such as Visa, Mastercard, Discover, and American Express, which means that you cannot reverse or dispute a Payments and Transfers on the basis that: (i) you are dissatisfied with the goods or services provided by the Receiver; (ii) because the Receiver has failed to deliver goods or perform services, whether at all or in a timely manner; (iii) because you wish to return purchased goods or cancel a pre-paid service; or (iv) you were the victim of fraud.

Any dispute between you and a Receiver must be resolved directly between you and the Receiver. GBS have no responsibility for, and shall not be liable to you in connection with, any dispute between you and a Receiver.

By submitting an External Transfer request, you irrevocably and unconditionally authorize GBS to initiate a payment using the Receiver Addressing Information that you provide to GBS.

However, GBS makes no warranty or representation or guarantee of any kind that the information made available to GBS is correct, and you are solely responsible for verifying that the Receiver Addressing Information is accurate and complete, that such information is associated with your intended Receiver, and that the amount of the payment is correct prior to submitting an External Request.

You agree and acknowledge that GBS shall have no obligation to verify the accuracy or completeness of Receiver Addressing Information or that the Receiver Addressing Information is associated with your intended Receiver. The sole obligation of GBS shall be to follow your instructions using the Receiver Addressing Information provided by you. GBS shall have no liability to you with respect to any loss that you experience due to the inaccuracy or incompleteness of Receiver Addressing Information, the failure of such information to be associated with your intended Receiver, or your failure to correctly enter the Receiver Addressing Information or the amount of the External Transfer.

#### **B. Your Liability for Unauthorized Transactions and Unauthorized Payments and Transfers**

**YOU EXPRESSLY AGREE, ACKNOWLEDGE, AND WARRANT AND REPRESENT THAT YOU SHALL ONLY INITIATE PAYMENTS AND TRANSFERS AND EXTERNAL TRANSFERS TO: (I) ACCOUNTS OWNED BY YOU; OR (II) INDIVIDUALS, PERSONS, OR ENTITIES THAT YOU PERSONALLY KNOW AND HAVE PERSONALLY CONFIRMED TO BE BONA FIDE AND LEGITIMATE.**

**YOU EXPRESSLY AGREE AND ACKNOWLEDGE THAT IF YOU PERMIT, ALLOW, OR ENABLE OTHER INDIVIDUALS, PERSONS, OR ENTITIES TO USE, ACCESS, OR ACQUIRE ACCESS TO YOUR COMPUTER, LAPTOP, CELL PHONE, ACCESS DEVICE, OR MOBILE DEVICE, OR TO THE ACCESS SERVICES, PAYMENTS AND TRANSFERS, OR YOUR LOGIN CREDENTIALS OR PASSWORDS, THEN YOU ARE SOLELY RESPONSIBLE FOR ANY AND ALL TRANSACTIONS AND PAYMENTS AND TRANSFERS THEY AUTHORIZE FROM YOUR ACCOUNTS, AND THAT ANY AND ALL SUCH TRANSACTIONS ARE DEEMED AS BEING AUTHORIZED BY YOU, EVEN WHEN INITIATED WITHOUT YOUR EXPRESS PERMISSION, CONSENT, OR KNOWLEDGE. YOU FURTHER AGREE THAT GBS BEARS NO RESPONSIBILITY FOR YOUR LOSSES ARISING FROM SUCH TRANSACTIONS AND PAYMENTS AND TRANSFERS, AND YOU AGREE TO INDEMNIFY AND HOLD HARMLESS GBS FROM ANY AND ALL CLAIM(S) ARISING THEREFROM.**

**YOU EXPRESSLY WARRANT, REPRESENT, AND GUARANTEE TO GBS THAT YOU HAVE CURRENT, UP TO DATE, AND INDUSTRY STANDARD ANTI-VIRUS AND ANTI-MALWARE SOFTWARE INSTALLED, ENABLED, AND OPERATING AT ALL TIMES ON ALL DEVICES USED BY YOU TO ACCESS THE ACCESS SERVICES AND PAYMENTS AND TRANSFERS.**

**C. Our Liability for Failure to Complete Payments and Transfers.** If GBS does not complete a Payments and Transfers in the correct amount as input by you, or otherwise according to our agreement with you, GBS will be liable only for the

actual damages attributable to the failure of GBS, which damages shall not to exceed the amount of the payment or transfer actually input by you. Further, you expressly agree that GBS will not be liable for the following:

1. If, through no fault of GBS, your account does not contain sufficient funds to make the payment or transfer and the payment or transfer would exceed any credit line or any overdraft for such account;
2. Your operating system or software was not functioning properly at the time you attempted to initiate such payment or transfer and it was evident to you at the time you began the payment or transfer;
3. Circumstances beyond the control of GBS, such as fires, floods, acts of God, power outages, force majeure, and the like;
4. If a third party financial institution holding your account mishandles or delays the processing or posting of a payment or transfer; or
5. If you have not provided GBS with complete and correct payment or transfer information, including without limitation the financial institution name, account number and transfer amount for a transfer or Receiver Addressing Information.

The list of examples set out in this paragraph is meant to illustrate circumstances under which GBS would not be liable for failing to make a transfer and is not intended to list all of the circumstances where GBS would not be liable.

**D. Prohibited Payments and Transfers.** You agree and acknowledge that you shall not use Payments and Transfers to make or receive any of the following types of prohibited payments or transfers:

1. Payments and Transfers that violate or appear to violate any local, state, or federal law or regulation, including the federal Bank Secrecy Act, the federal Anti-Money Laundering Act, and the Unlawful Internet Gambling Enforcement Act of 2006;
2. Payments and Transfers that violate or appear to violate the order of any court or regulatory agency with competent jurisdiction;
3. Payments and Transfers that violate or appear to violate an order or instruction or guidance of the Office of Foreign Assets Control;
4. Payments and Transfers to accounts domiciled outside the United States;
5. Payments and Transfers transmitted solely for the purpose of determining whether the Receiver Addressing Information is valid (a “Test Payment”), provided, that you may conduct a Test Payment if you have a bona fide need to do so in order to determine the validity of Receiver Addressing Information provided to you by a Receiver that wishes to receive a payment from you; or
6. Any other payment that violates this Addendum.

**E. Transaction Errors; Unauthorized Transactions; Lost or Stolen Passwords.** If you feel that there are errors or unauthorized transactions on your account statement, or if you need more information about a transaction listed on your statement, or if you have lost your access device, such as your laptop computer or mobile device, you should contact GBS IMMEDIATELY by calling (833) 887-BANK (2265) and bring these matters to our attention. Your failure to timely contact us affects both your rights and your rights of recovery.

**F. Links to Other Sites.** Webpages associated with the Access Services may contain links to third-party websites. When you click on a link to any other website or location, you will leave the Access Services and go to another site and another entity may collect personal and/or anonymous information from you. The Access Services provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Addendum do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

**Products are offered by Grand Bank for Savings, FSB. Member FDIC. Equal Credit Opportunity Lender. Equal Housing Lender. “Grand.bank,” “Grand Bank,” and the Grand.bank logo are trademarks of Grand Bank for Savings, FSB.**