

# First Citizens Digital Banking Agreement

Effective November 8, 2024

This First Citizens Digital Banking Agreement ("Agreement") governs your consumer and/or business use of First Citizens Digital Banking to access your accounts via various computer or mobile devices. In this Agreement, "Services" refers to any online or mobile service available through First Citizens Digital Banking.

**Please read this Agreement carefully. By clicking "I agree" or by using the Services, you are agreeing you have received this Agreement, understand it, and agree to be bound by all of its terms, conditions, and notices.**

## TABLE OF CONTENTS

### A. GENERAL DEFINITIONS

### B. OUR AGREEMENT WITH YOU; AMENDMENTS; THIRD PARTY SERVICE PROVIDERS

1. Our Agreement
2. Amendments
3. Third-Party Service Providers

### C. ACCESS TO DIGITAL BANKING

1. Individual Access in Digital Banking for Consumer
2. Business Access to Digital Banking for Business
3. Account Linking

### D. PRIVACY AND SECURITY

1. Security Procedures; Care of Your Login ID, Password and Other Security Credentials
2. Virus Protection, Firewalls and Malicious Software
3. Our Privacy Notices

### E. ACCOUNT OWNERSHIP AND INFORMATION; RELIANCE ON YOUR INSTRUCTIONS

### F. REPORTING A COMPROMISE OF YOUR INFORMATION AND/OR SECURITY CREDENTIALS

### G. ACCOUNTS YOU MAY ACCESS THROUGH DIGITAL BANKING

1. Deposit Accounts
2. Credit Lines and Loans

### H. SERVICES AVAILABLE THROUGH DIGITAL BANKING

1. Obtaining Account Information
2. Transferring Funds
3. Zelle® Payments
4. Bill Pay

5. Mobile Deposit
6. ACH Origination Service (for certain business customers)
7. Wire Services
8. Card Management
9. Electronic Statements
10. Secure Mail Via the Message Center
11. Digital Banking Alerts
12. Digital Account Opening

#### I. MISCELLANEOUS

1. Transaction Limitations
2. Accuracy of Information
3. Overdrafts
4. Our Liability for Failure to Make Transfers
5. Liability for Loss of Data or Erroneous Data
6. Fees and Charges
7. Cancellation or Termination of Digital Banking and/or Digital Banking Services
8. Notices
9. Change of Information
10. Joint and Several Liability
11. Monitoring
12. Service Providers – Third Party Beneficiaries
13. Interruption of Service
14. Warranties
15. Limitation of Liability
16. Indemnification
17. Assignment
18. Entire Agreement
19. Severability
20. No Waiver
21. Governing Law
22. Copyrights and Usage Obligations

#### J. TERMS SPECIFIC TO CONSUMER ACCOUNTS ACCESSED THROUGH DIGITAL BANKING

1. Consumer Protections Under the Electronic Funds Transfer Act (Regulation E)
2. Preauthorized Electronic Fund Transfers
3. Liability for Unauthorized Transfers

#### K. BANK CONTACTS

## A. GENERAL DEFINITIONS

In this Agreement, "**First Citizens Bank,**" "**First Citizens,**" "**Bank,**" "**we,**" "**our,**" and "**us,**" refer to First-Citizens Bank & Trust Company. "**You**" and "**your**" may refer to you as well as any person authorized to access one or more of your accounts using Digital Banking and each person who has an interest in an account or other relationship that is accessible through Digital Banking.

"**ACH**" refers to Automated Clearing House.

"**Account**" or "**Accounts**" refer to any of your accounts that may be accessed through Digital Banking, including the account you have designated as the Billing Account.

"**Agent**" has the same meaning as used in the First Citizens Bank Deposit Account Agreement. It refers, in general, to any individual authorized to act with respect to any account.

"**Available Balance**" is the Current Balance less any holds and includes certain debits and credits which have taken place since the close of the previous Business Day, for example, certain ATM deposits and withdrawals, cash deposits, wire transfers, and other online activity.

"**Billing Account**" refers to the Account that you have designated as the default Account from which your Digital Banking for business service fees will be paid. NSF and overdraft charges you incur due to a transaction initiated through Digital Banking will, however, be charged against the account(s) experiencing the NSF activity that precipitates the charge. Your Billing Account must be a checking account.

"**Business Day**" means any day Monday through Friday, except bank holidays.

"**Current Balance**" is the balance after the previous Business Day's nightly posting.

"**Deposit Account Agreement**" means the First Citizens Bank Deposit Account Agreement, which governs your deposit accounts with us.

"**Digital Banking**" refers specifically to the online banking service provided by First Citizens Bank, which is accessible via a web browser through computer or Mobile Devices.

"**Disclosure of Products and Fees**" refers to the written disclosure of certain deposit account terms, as well as fees charged for various services in connection with such deposit accounts. As used in this Agreement, the term includes but is not limited to the state-specific Disclosure of Products and Fees – Checking and Savings, the Disclosure of e.Products and Fees and the Disclosure of Products and Fees – Business Accounts and Services, all as applicable, and as amended from time to time.

"**Electronic Fund Transfer**" (or "EFT") is a transfer of funds initiated through an electronic terminal, telephone, or computer for the purpose of authorizing the Bank to debit or credit your checking or savings account.

"**Electronic Message**" means an electronically transmitted message which allows the text of the message to be displayed on a computer or Mobile Device in the recipient's

possession. An Electronic Message is considered written notice for purposes of this Agreement.

**"firstcitizens.com"** is the address through which Digital Banking is accessed over an Internet connection and viewed via a web browser.

**"Manage User Entitlement"** is accessed to add Users under Digital Banking and control all features and account entitlements.

**"Mobile Banking"** refers to the process of accessing and using Digital Banking or any of its Services via a Mobile Device.

**"Mobile Device"** refers to a tablet, cellular phone or other hand-held device used to access Digital Banking and its various Services.

**"NSF"** means non-sufficient funds or insufficient funds. NSF activity refers to items posting or attempting to post to one or more of your accounts when the account has insufficient funds to cover the item.

**"Payee"** is a person, business, or any other entity to whom you direct payments through the Bill Pay service and whom we accept as a payee.

**"Payment Instructions"** (also sometimes referred to as "Transfer Instructions") are instructions you give us through Digital Banking to make a payment from funds in an account that you designate, or transfer funds between accounts you can access or to accounts of other individuals using one of our payment or transfer services such as, for example, Bill Pay, Zelle®, and Account to Account ("A2A").

**"Preauthorized Recurring Transfer"** is defined in federal Regulation E to mean an electronic funds transfer you authorize in advance to recur at substantially regular intervals (at least once every 60 days).

**"Secure Mail"** or **"Secure Messages"** are Electronic Messages that are encrypted to protect against the possibility of breach.

**"Security Credential(s)"** refers to your login ID, password, secure access code (a one-time code we send you in order to authenticate you in connection with an enrollment or transaction), and/or any other login credentials used to ensure that access to your accounts is authorized, protected and secure.

**"Service Provider"** refers to third party service providers or agents we use to provide certain Digital Banking Services to you, or third-party service providers you contract with independently in connection with use of Digital Banking.

**"User"** refers to each individual authorized to access Digital Banking Accounts and initiate transactions from those Accounts.

## **B. OUR AGREEMENT WITH YOU; AMENDMENTS; THIRD PARTY SERVICE PROVIDERS**

### **1. Our Agreement**

Your use of Digital Banking, and the specific services available through Digital Banking, are governed by this Agreement, the Bank's Disclosure of Products and Fees and any related addenda applicable to your Accounts, the application you complete (if required) for any service available through Digital Banking, any instructions we provide you on using Digital Banking, and any other agreements applicable to the deposit or loan accounts or the Services you access through Digital Banking, including our Deposit Account Agreement, any applicable overdraft protection agreement, any applicable loan agreement, any credit card agreement, and any other applicable agreements, all as they may be amended from time to time.

Any use of Digital Banking or the Digital Banking services by you, or by anyone you authorize, is your acknowledgment that you have received this Agreement, understand it, and agree to be bound by all of its terms, conditions, and notices. In the event of any conflict between this Agreement and any other agreement between you and the Bank applicable to the products and/or services governing your deposit or loan accounts as it relates to the Services, this Agreement will control. Please read this Agreement, and all additional agreements, carefully before using Digital Banking.

## **2. Amendments**

We reserve the right to amend this Agreement or any disclosures related to Digital Banking at any time. We will provide notice of any material changes to the terms of this Agreement on or before the effective date of any such changes when you log in to Digital Banking, unless (i) an immediate change is necessary to maintain the security of our system or (ii) a legal or regulatory requirement requires immediate change. In such event, this Agreement will be updated within a commercially reasonable period of time.

Your express acknowledgment or acceptance of the amended terms of the Agreement, or any use by you or your authorized representatives of Digital Banking or any Services after a notice of change is made available to you, will constitute your acceptance of such changes. You may decline changes by cancelling Digital Banking, in the manner provided in this Agreement before the changes go into effect.

## **3. Third-Party Service Providers**

We may offer third-party provider products and services ("**Third-Party Services**") through Digital Banking and those Third-Party Services also may be governed by separate agreements with the applicable provider. By using any Third-Party Services, you agree that we make no warranties and have no liabilities as to the accuracy, completeness, availability, or timeliness of the Third-Party Services to the fullest extent of the law.

## C. ACCESS TO DIGITAL BANKING

You may access Digital Banking and its Services through your computer, Mobile Devices and also through financial management software you may have obtained independently through a Service Provider.

To use Digital Banking, you need your login ID, password and required hardware and software (as described in more detail on [firstcitizens.com](http://firstcitizens.com)). You are responsible for installation, maintenance, and operation of any computer or Mobile Device you use to access Digital Banking and any of its Services. We do not provide any warranties that you will be able to access Digital Banking from a foreign country, especially if you are attempting to access Digital Banking through a Mobile Device. You acknowledge and understand that you may be assessed fees by your Internet provider or mobile Service Provider when you access Digital Banking, and the Bank is not responsible for payment of these fees.

Certain Digital Banking Services may not be available through desktop or mobile.

### 1. Individual Access in Digital Banking for Consumer

Access to Digital Banking for consumer is by individual, regardless of whether the Accounts accessed through Digital Banking are held individually or jointly.

Any User with the “Manage User Entitlement” access is responsible for authorizing and supervising user access to Digital Banking, including adding and deleting Users and User entitlements, and setting up and modifying communications settings. Users with Manage User Entitlement will be able to, and will have responsibility for, designating different levels of access for Users. If you have Manage User Entitlement access, all actions by any User with respect to assigning access and Security Credentials to Users, accessing Accounts through Digital Banking, opening new accounts and approving transactions are deemed authorized by you and are legally binding on you.

### 2. Business Access to Digital Banking for Business

Access to Digital Banking for business is by individual, regardless of whether the Accounts accessed through Digital Banking are held individually or jointly. Any individual with established login credentials is authorized by the business for access to Digital Banking.

Any User with the “Manage User Entitlement” access is responsible for authorizing and supervising user access to Digital Banking, including adding and deleting Users and User entitlements, and setting up and modifying communications settings. Users with Manage User Entitlement will be able to, and will have responsibility for, designating different levels of access for Users. If you have Manage User Entitlement access, all actions by any User with respect to assigning access and

Security Credentials to Users, accessing Accounts through Digital Banking, opening new accounts and approving transactions are deemed authorized by you and are legally binding on you.

### **3. Account Linking**

Individuals who wish to link accounts within Digital Banking must be authorized on the applicable documentation. If you request, and gain approval for, accounts to be linked to Digital Banking, you are solely responsible and liable for any transactions on these linked accounts initiated by any Digital Banking Users.

If you link accounts to your Digital Banking profile you agree and understand that Users may be able to view and/or transact with linked accounts, subject to the selected account or User access granted. You further agree to notify us if your or any User's authority over any linked account changes, and we are not liable if your or any User's authority over any account changes until we are notified of the change in authority.

If you have joint ownership of linked accounts, information about each joint-account owner will be made available to First Citizens and the additional Users you grant access to these joint-accounts, as applicable. You should not add Users to these joint-accounts unless you have the joint-account owner's permission to do so.

## **D. PRIVACY AND SECURITY**

### **1. Security Procedures; Care of Your Login ID, Password and Other Security Credentials**

When you or any User logs onto Digital Banking using your login ID, password and/or other Security Credentials, you authorize us to follow the instructions we receive relating to your Accounts and to charge and credit your Accounts according to those instructions. You are responsible for all transfers and payments you initiate or authorize through Digital Banking, even if you initiated the transactions based on information you received in a fraudulent email or other fraudulent instructions you received from a third party. You agree to take every precaution to ensure the safety, security and integrity of your Accounts and transactions when using Digital Banking.

You agree that you will not give or otherwise make available your Security Credentials to any person. If you disclose your login ID, password or other Security Credentials to any person, otherwise allow another person access to your Security Credentials, or permit another person to use your Digital Banking Account on your behalf, you will have authorized that person to access your Accounts, even if that person exceeds your authorization, and you will be responsible for all transactions that person initiates or authorizes from your Accounts. All access to your Digital

Banking Account through your Security Credentials will be deemed to be authorized by you and will be binding upon you. We recommend that you monitor your Accounts on a regular basis for irregular and/or unauthorized activity.

You agree that we are not responsible for any electronic virus or Malware (as defined in Section 2, below) that you may encounter using Digital Banking. You shall immediately install any upgrades, patches or fixes required for security reasons or otherwise for the proper functioning of Digital Banking and any of its Services and features regardless of whether requested by us.

We may provide links to third party websites without endorsing the accuracy or safety of the Third-Party Service, and we disclaim all liability for any linked sites or their content.

## **2. Virus Protection, Firewalls and Malicious Software**

You are obligated to take security precautions to protect your computer and Mobile Device. There are a number of means and mechanisms by which other persons may obtain information from your computer/Mobile Device or deceive you or other Users in order to gain control of any computer/Mobile Device used to access your Accounts through Digital Banking. These unauthorized persons may obtain such access and/or control when you or other individuals use your computer to, among other things, access information on removable or network storage, and/or use the Internet for purposes of sending and receiving emails, browsing various websites, and conducting searches. Specifically, you may be unwittingly induced to install on your computer or Mobile Device malicious software ("**Malware**"), commonly referred to, among other names, as computer viruses, worms, Trojan horses, rootkits, backdoors, spyware, and adware, when, for example, you open an email attachment, click on a link in an email, click poisoned links within search results which lead you to other sites controlled by fraudsters, browse websites that have been attacked by viruses, install counterfeit software that appears legitimate but may contain Malware, or insert on your computer removable storage devices such as CDs, MP3 players, and other USB memory devices. Once Malware is installed on your computer or Mobile Device, it is very difficult to detect using traditional antivirus software products running on the infected computer/Mobile Device. Financial Malware, in particular, is generally undetectable by all but a few antivirus products and often goes unnoticed until after unauthorized transactions have occurred.

We protect our own network and systems with various security protocols but are under no obligation to determine if any or all of the computers or Mobile Devices you use are secure or if they may be compromised or insecure. We encourage you to routinely scan your hardware and software using reliable and current virus, firewall and Malware protection products of your choice to protect from, detect and remove any viruses and Malware found. We further encourage you to exercise caution when using your computers or Mobile Devices for activities unrelated to accessing Digital Banking. A virus on your computer or Mobile Device that goes undetected or



unrepaired may corrupt and destroy your programs, files and even your hardware and may result in unauthorized transactions from your Accounts. If we learn, or have reason to believe, any computer or Mobile Device you use to access Digital Banking is compromised and not secure, whether such potential or actual compromise is detected by you or by us through your access to our network and systems, we may, in our sole discretion, suspend, cancel or limit your access to Digital Banking without prior notice to you. If, after suspending, canceling, or limiting your access to Digital Banking, we reactivate your prior access, you may have to re-establish some or all of your previously established settings, preferences, payment models and previously scheduled transactions. **You agree that we are not responsible for any viruses, firewalls, Malware, or similar devices or programs that you may encounter when using Digital Banking, or, except to the extent required by law, for any unauthorized transactions resulting from these devices and programs.**

### **3. Our Privacy Notices**

We only disclose information about your Accounts as set forth in our Privacy Notice.

Our Privacy Statement explains how we collect, use, and share personal information, from or about you in connection with our products and services, as well as when you use First Citizens' websites or mobile applications that link to that Privacy Statement.

Our CPRA Privacy Notice for California Residents ("CPRA Privacy Notice") applies solely to California residents and supplements the information contained in our [Privacy Statement](#).

You may obtain copies of our privacy notices (i) by using the Privacy & Security link, which can be found in the footer of either firstcitizens.com or the Digital Banking login page, (ii) at one of our branches, or (iii) by calling FC Direct or Business Support, as applicable.

## **E. ACCOUNT OWNERSHIP AND INFORMATION; RELIANCE ON YOUR INSTRUCTIONS**

You represent that you are the legal owner, or have legal authority on behalf of the owner(s), of the Accounts and other financial information which may be accessed through Digital Banking. You represent and agree that all information you provide to us in connection with Digital Banking is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of enrolling in and using Digital Banking. You agree to not misrepresent your identity or your Account information. You agree to keep your Account information up to date and accurate.

We may rely and act on instructions we receive through Digital Banking from you, from anyone to whom you gave or made available your login ID, password or other Security Credentials, from Users you have established, from anyone acting at your direction or with your consent (express or implied), from anyone acting with authority from you (express or implied), from any person who is an Agent with respect to any account which you may access through Digital Banking, and from any co-owner, authorized representative or other person having an interest in the account. All such instructions will be considered as having been given to us directly by you and shall have the same authority as your written signature in authorizing us to comply with the instructions.

Except to the extent prohibited by applicable law or regulation, you will be deemed to have expressly authorized any Digital Banking transaction:

- initiated by you, at your direction, or with your consent (whether expressed or implied),
- initiated by an Agent with respect to any account you may access through Digital Banking,
- initiated by a member of your household, whether or not related to you,
- initiated by a User you have established,
- initiated by any person (or that person's Agent) who is the owner, co-owner, or authorized representative of any account that you may access through Digital Banking,
- that results in the transfer of funds between accounts you may access through Digital Banking, even if subsequent transfers out of the account(s) benefit someone else, or
- that is to or for your benefit (for example, the payment of a debt for which you are partially or fully liable).

If you contend a transaction is unauthorized, you must cooperate fully with us in our investigation of the transaction, assign to us your right of recovery against the wrongdoer if we reconstitute your account, and cooperate fully with us in the recovery of any loss we sustain and the prosecution of any wrongdoer. Any individual initiating the foregoing transactions will be deemed a User except to the extent prohibited by applicable law or regulation.

## **F. REPORTING A COMPROMISE OF YOUR INFORMATION AND/OR SECURITY CREDENTIALS**

**If You Believe Your Login ID, Password or Other Security Credentials Are Lost, Stolen or Used Without Your Authority:**

**TELL US AT ONCE** if you believe your login ID, password and/or other Security Credentials have been lost, stolen, or used without your authority or if you believe that an Electronic Fund Transfer has been made without your permission using

information from your check. Failure to take appropriate steps could result in the loss of all the money in your Accounts, plus the maximum amount of any line of credit linked to your Accounts. Telephoning is the best way of keeping your possible losses down, and we recommend that you call FC Direct or Business Support, as applicable, as soon as possible at the toll-free number provided in the Bank Contacts section at the end of this Agreement. If you cannot reach us by telephone, you may email us, write to us using the contact information provided in the Bank Contacts section or visit your local branch.

If a transaction you dispute involves a consumer account, please refer to Section J of this Agreement ("Terms Specific to Consumer Accounts," "Liability for Unauthorized Transfers") and the Regulation E Disclosures in your First Citizens Bank Deposit Account Agreement for important information about your rights and obligations in the event of unauthorized transfers from your Account.

## **G. ACCOUNTS YOU MAY ACCESS THROUGH DIGITAL BANKING**

### **1. Deposit Accounts**

Subject to any restrictions we may impose from time to time, you may access and perform transactions on many of your First Citizens Bank deposit accounts through Digital Banking. In Digital Banking for business, you must designate one of your Accounts as the Billing Account for applicable charges for using some of the services available on Digital Banking for business. These fees and charges are documented on the Digital Banking Fee Schedule available on [firstcitizens.com](http://firstcitizens.com).

### **2. Credit Lines and Loans**

If you have a First Citizens Bank credit card, or a line of credit or loan related or linked to any of your deposit accounts (such as our Checkline Reserve, Checkline Reserve Plus, Capital Line or EquityLine lines of credit), you agree that the credit card and/or line of credit may be accessed through Digital Banking. You understand and agree that the provisions of this Agreement relating to your credit lines will govern overdrafts, automatic advances to maintain the minimum balance necessary to avoid account service charges, and direct advances resulting from your use of Digital Banking. You authorize us to charge your related/linked deposit account for any payments owed on your line of credit, regardless of whether the line of credit is in default.

## **H. SERVICES AVAILABLE THROUGH DIGITAL BANKING**

Some of the Services described below may not be available for certain accounts or customers. We reserve the right to modify the scope and type of activities offered via

Digital Banking and any of the Services at any time, or limit eligibility for these Services, in our sole discretion.

We may also, from time to time, introduce new Services or enhance existing Services. By using new or enhanced Services when they become available, you agree to be bound by the terms governing each service.

## 1. Obtaining Account Information

You may use Digital Banking to obtain balance information and transaction histories for certain deposit and loan accounts. Balance information and transaction histories reported through Digital Banking may not include transactions that have occurred since the close of business on the previous Business Day. Balance information shown for your deposit accounts may include Current Balance and Available Balance, and these balance amounts may differ. The Current Balance is the ending balance in your account after the previous Business Day's nightly posting and does not include pending transactions or any holds which may have been placed on your account. The Available Balance is the Current Balance less any holds and includes certain debits and credits which have taken place since the close of the previous Business Day, for example, certain ATM deposits and withdrawals, cash deposits, wire transfers, and other online activity. The Available Balance provides the most up-to-date balance information. The Available Balance does not include or account for any scheduled payments or transfers that have not processed. Transaction history information is available for your current statement cycle plus the previous two statement cycles.

## 2. Transferring Funds

You may make one-time or preauthorized recurring transfers of funds from many of your deposit accounts or eligible line of credit accounts to certain other accounts that you can access through Digital Banking, including other deposit accounts, lines of credit, credit cards, and installment loans.

When we receive transfer instructions from you or any other User, you authorize us to debit your transfer-from account for the indicated amount, transfer the funds on your behalf to the transfer-to account designated by you, and debit your transfer-from account for any fees resulting from the transfer as disclosed in the Digital Banking Fee Schedule. If we credit the transfer amount to the transfer-to account, but the debit is returned to us for any reason, including but not limited to insufficient funds in the transfer-from account, you authorize us to reverse from your transfer-from account the amount of the returned debit.

We will use reasonable efforts to complete all of your transfers properly. However, we shall incur no liability if we are unable to complete any transfers if:

- The transfer-from account has insufficient funds;
- The transfer service is not working properly and you know or have been advised by us about the malfunction before you execute the transaction;
- The transaction is refused;
- You have provided us with incorrect information, including but not limited to incorrect information about the transfer-to account;
- Circumstances beyond our control, including but not limited to, fire, flood, network or system down time, issues with other financial institutions(s) involved in the transfer, or interference from an outside force, prevent us from properly executing your transfer.

It is your responsibility to ensure the accuracy of the information you enter in connection with transferring funds, and to inform us as soon as possible if you become aware that any information you entered was inaccurate. If you notify us promptly through FC Direct or Business Support, as applicable, we will make reasonable efforts to stop or recover a transfer directed to the wrong transfer-to account; however we do not guarantee such reversal or recovery and are not responsible or liable for any damages resulting from incorrect information entered by you or any other party to a transfer.

## **(a) Internal Transfers Between Your First Citizens Accounts**

### **(i) One-Time Transfers to Your Deposit Account**

The “transfer date” is the date you enter for the transfer of funds from one account to another. The transfer of funds from a deposit account or eligible line of credit account to a deposit account is generally processed immediately upon submission of the transaction. If you select a future date for the transfer, it will be processed on the date you specified.

### **(ii) One-Time Transfers to Your Loan Account**

Transfers of funds from your deposit or eligible line of credit account to your loan account (including an equity line of credit account) with First Citizens Bank will be processed as follows: (i) the transfer will be debited to your deposit or eligible line of credit account when we execute the transfer on the transfer date. The transfer will be credited to your loan account during nightly processing on the transfer date if (a) the transfer date you designate is a Business Day, and (b) we receive your instruction to transfer the funds to your loan account no later than 9 pm ET on the transfer date. If you designate a non-Business Day as the transfer date, or if we receive your transfer instructions after 9 pm ET on the transfer date, the transferred funds will be credited to your loan account on the Business Day following the transfer date as part of nightly processing.

### **(iii) One-Time Transfers to Your Credit Card Account**

Transfers of funds from your deposit or eligible line of credit account to your credit card account with First Citizens Bank will be processed as follows: (i) the transfer will be debited to your deposit or eligible line of credit account when we execute the transfer on the transfer date. The transfer will be credited to your credit card account as of the transfer date but may take several business days to be reflected in your credit card account and available credit.

### **(iv) Preauthorized Recurring Transfers to Your Deposit or Loan Account**

You can choose to make your transfer recurring with numerous frequency options. If you select a particular numeric date of the month as your frequency, and that date falls on a weekend or holiday, your transfer will occur the following Business Day. If the date you choose is the 29th, 30th or 31st day of the month, and a particular month does not have that date, your transfer will occur on the last Business Day of the month. In all other respects, the rules for internal one-time transfers apply to internal recurring transfers. If you have instructed us to make Preauthorized Recurring Transfers out of your Account, you can cancel one or all of these recurring transfers in Digital Banking. Your cancellation may not take effect until the following Business Day. If your Account is a consumer account, your rights to stop payment are explained in Section J.2(a) of this Agreement entitled "Consumer Right to Stop or Change Preauthorized Electronic Fund Transfers and Payments."

### **(b) Internal Transfers to Accounts Held by Others ("Pay Bank Customer")**

You can also make one-time or Preauthorized Recurring Transfers through consumer Digital Banking from your consumer accounts to the consumer accounts of other parties who are enrolled in Digital Banking at First Citizens. In order to make this type of transfer, you will need the recipient party's appropriate email address and the last four digits of the transfer-to account number. Note: you cannot execute this type of funds transfer if (i) the recipient account is joint, (ii) the joint accountholders each have different Digital Banking profiles, AND (iii) they have each enrolled in Digital Banking using the same email address. As with transfers made between your own Accounts, there is no fee to make Pay Bank Customer transfers. The same rules that apply to internal transfers between your Accounts at First Citizens apply when you are transferring funds to the accounts of other parties with Digital Banking accounts. Therefore, a transfer of funds from one of your Accounts to the account of the recipient party is generally processed immediately upon submission of the transaction. If you select a future date for the transfer, it will be processed on the date you specified,

### **(c) External Funds Transfers between your First Citizens accounts and Other Financial Institutions ("Account to Account" or "A2A") within Funds Transfer Tab in Digital Banking.**

By using A2A, you can also make one-time or preauthorized recurring external transfers through consumer Digital Banking from consumer accounts to or from certain checking and savings accounts held at other financial institutions in the United States ("**Recipient Accounts**"); however, you may be charged a fee for these transfers as disclosed in our Digital Banking Fee Schedule. The Available Balance in your Account must be sufficient to cover the transfer at the time your external transfer is scheduled to occur. **The cutoff time for initiating external transfers is 9 pm ET on Business Days.** If you initiate your transfer on a Business Day by the cutoff time, your transfer should be received in the Recipient Account by the next Business Day. If you initiate your transfer after 9 pm ET on a Business Day, or on a non-Business Day, your transfer will be deemed to have occurred on the next Business Day and should be received in the Recipient Account by the Business Day following the day the transfer was deemed initiated.

Prior to making external funds transfers you must "add" each external Recipient Account to or from which you want to transfer funds by inputting the financial institution routing number and the account number and type (checking or savings) for the Recipient Account. We will then verify the Recipient Account by making two randomly generated "micro deposits," each in an amount below \$1, to the Recipient Account. You must confirm and communicate that the deposits have been received in the Recipient Account before you can make a transfer to this account. Confirmation must occur within five Business Days from the date the micro deposits are received by following the link on the "Add external transfer accounts" tab in Digital Banking and entering the amounts of the micro deposits. If the micro deposits do not appear in the Recipient Account within five Business Days after you attempt to add the account on Digital Banking, contact the recipient financial institution to verify that you are using the correct routing number.

You can also make external Preauthorized Recurring Transfers. You can choose to make your transfer recurring with numerous frequency options. If you select a particular numeric date of the month as your frequency, and that date falls on a weekend or holiday, your transfer will occur the following Business Day. If the date you choose is the 29th, 30th or 31st day of the month, and a particular month does not have that date, your transfer will occur on the last Business Day of the month. If you have instructed us to make external Preauthorized Recurring Transfers out of your Account, you can cancel one or all of these recurring transfers in Digital Banking. Your cancellation may not take effect until the following Business Day. If your Account is a consumer account, your rights to stop payment are explained in Section J.2(a) of this Agreement entitled "Consumer Right to Stop or Change Preauthorized Electronic Fund Transfers and Payments."

#### **(d) External Funds Transfers between your First Citizens accounts and Other Financial Institutions ("Access External Transfers")**

External Transfers is a way for consumer customers to send and receive money to their accounts at other financial institutions. Use of this product is subject to the Account Transfer Terms of Service.

### **(e) One-Time Payments to First Citizens Credit Cards and Loans from External Accounts**

You can initiate a one-time payment to your First Citizens credit card or loan account from an eligible external account at a U.S. financial institution through Digital Banking. Payments requested on a Business Day before 2:00 pm ET for a loan account, or 5:00 pm ET for a credit card account will be credited that day, as part of nightly processing. Payments requested after these cut-off times or on a non-Business Day will be credited the following Business Day as part of nightly processing.

### **3. Zelle® Payments**

Zelle® is a way for consumer and business customers to send and receive money with friends, family, and people they trust, regardless of where they bank in the U.S., directly from their bank account. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. Use of the Zelle® service is subject to the Zelle® Terms of Service.

### **4. Bill Pay**

You may initiate Payment Instructions through our Bill Pay service, directing us to make one-time, rush and recurring payments from your designated account(s) to Payees you choose.

In addition to this Agreement, and the other applicable First Citizens agreements, instructions and disclosures, your access to and use of the Bill Pay service are governed by the instructions you receive through the service. Fees for use of the service, if any, are listed in our Digital Banking Fee Schedule.

These provisions, however, do not apply to Boston Private Retail/Wealth customers enrolled in Bill Pay services. Boston Private Retail/Wealth customers' use of Bill Pay service is governed by a separate agreement received at enrollment.

### **(a) Definitions**

The following definitions for the terms below are specific to Bill Pay. Terms not defined in this section have the same meaning as these terms are defined in the General Definitions section of this Agreement (Section A). References to "**we**,"



**"us"** and **"our"** in this Bill Pay section refer to both the Bank and our Service Provider for this service.

- **"Draft Check"** is a paper check drawn on your Account that is created through the Bill Pay service. It contains the checking account number and bank routing number of the Pay-From Account. Funds represented by a Draft Check are not withdrawn from your Account until the Payee cashes the check.
- **"Pay-From Account"** means your eligible First Citizens Account that will be debited to fund your Bill Pay payment.
- **"Payment Due Date"** is the date your payment is due to the Payee.
- **"Payment Date"** (also referred to as **"Deliver by Date"**) is the date you select to have your payment delivered to the Payee. In order for your payment to arrive on time, the Payment Date you select must be no later than your Payment Due Date.
- **"Process Date"** is the date automatically designated by the Bill Pay service based on the Payment Date you select (and additional factors if the payment will be made by Draft Check). For electronic payments, the Process Date is the date funds are debited from your Account for the payment. For payments by Draft Check, the Process Date is the date the check is printed.

## **(b) Payment Instructions and Methods in General**

You must provide us with the details of intended transactions when you initiate Payment Instructions on Bill Pay. The service will prompt you for needed information. You authorize us to follow your Payment Instructions and to rely on the accuracy of all information you provide. We are not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information that you provide. We reserve the right to select the method by which to remit funds on your behalf to the Payee. Payment methods may include payments via Draft Check, electronic payments, or virtual one-time card payments.

## **(c) Designation of Payees**

Generally, you may pay any Payee within the United States, including U.S. territories and APOs/AEOs. We may prohibit certain types of payments and Payees, such as payments to Payees located outside of the United States and payments made at your own risk, such as tax payments and court-ordered payments. You are solely responsible for any claims or damages resulting from your scheduling of these types of payments or from any payments to prohibited Payees, whether or not we make the payment, and even if the payment is delayed or improperly processed. We reserve the right to refuse to pay any person or entity to whom you may direct a payment. We are not required to notify you regarding a prohibited Payee or any payment prohibited under this Agreement.

You will need to add each Payee to whom you wish to send a payment. You may be required to "activate" a Payee prior to sending your first payment to that Payee. Payees fall within one of three categories in Bill Pay: companies (and other entities), individuals, or banks/credit unions.

## (d) Payments

You may make single, one-time payments and recurring payments. If you are enrolled in the Bill Pay service as a person, and not as a business, you may also make rush payments. Payments may be made from one or more Pay-From Accounts that you select. The cut-off time for scheduling a payment on any Business Day can be found by clicking on the calendar view to the right of the payment date.

. If you schedule your payment after the Business Day cut-off time, or on a non-Business Day, the payment will be treated as having been scheduled the following Business Day. Any scheduled payment can be changed or cancelled any time prior to the applicable cut-off time on the scheduled Process Date. **Payments cannot be cancelled once processed.**

Provided none of the circumstances limiting our liability are applicable and you entered your Payment Instructions accurately, if we cause an incorrect amount of funds to be removed from your Account, even if our action was unintentional and resulted from a bona fide error on our part, we will be responsible for returning the improperly transferred funds to your Account.

### (i) Single Payments

You will need to select the Pay-From Account, the amount of the payment and the Payment Date. The service prefills the first available payment date for a payment. If you need your payment to be delivered before this date, and you are enrolled in the Bill Pay service as a person, you will need to make a rush payment.

- **Electronic Payments.** If a payment is to be made electronically, once you select a Payment Date, the system automatically creates a Process Date. **The funds are not debited from your Account until the Payment Date**, which is the date the payment is delivered to your Payee.
- **Payments via Draft Check.** Once you have selected a Payment Date, the service calculates the Process Date, which is determined by the Payment Date you select and the location [zip code] of the Payee. The check is printed on the Process Date and is then mailed. Once the check is mailed, the payment cannot be stopped by you through Bill Pay; however, you may still be able to stop the payment (if the check has not already been presented for negotiation) by contacting FC Direct or Business Support, as applicable. **The funds are not debited from your Account until the payee cashes the check.**

- **Rush Payments.** Rush payments, which may only be sent to merchant Payees, are sent via Draft Check. Rush payments are subject to a fee, which is disclosed in the Digital Banking Fee Schedule and will be debited from your Pay-From Account on the Process Date. The amount of the fee is dependent upon whether you select a "next Business Day" rush or a "second Business Day" rush. In order to send a rush payment, you must authorize the fee by clicking acceptance of the Fee Debit Authorization. Rush payments are **not available** if you are enrolled in Digital Banking for business bill pay. **The rush payment is debited from your Account when the Payee cashes the check.**

## (ii) Recurring Payments

Recurring payments are paid on a repeating basis for an ongoing or specified period of time. You must select the start date and the frequency (for example, weekly, every two weeks, monthly, annually, the xth day of the month, etc.). You may also select an end date when you want the recurring payments to stop. You will be required to enter the Payee's mailing address for all recurring payments in the event the payment must be sent as a Draft Check. If you have instructed us to make preauthorized recurring payments out of your Account, you can cancel these payments if you give us sufficient notice (by the applicable cut-off time on the Process Date). Payments cannot, however, be cancelled once they are processed. If your payments are being made from a consumer account, your right to cancel recurring payments is explained in Section J.2(a) of this Agreement entitled "Consumer Right to Stop or Change Preauthorized Electronic Fund Transfers or Payments."

When Payment Instructions for recurring payments are processed, and based on the frequency you select for your payments, a new payment date is automatically calculated for the next occurrence of the payment. If a payment date falls on a non-Business Day, the new occurrence of the payment is adjusted to the first Business Day before the recurring payment date. If you schedule recurring payments for the 29th, 30th or 31st of the month, and an applicable month does not have that date, the payment will be rescheduled to the last Business Day of the month.

## (e) Electronic Bill Presentment ("eBill")

Bill Pay enables you to receive electronic payment information for eligible payees. This information includes, but is not limited to, the minimum amount due and the due date for the Payee's bill. To set up eBill for a particular Payee you must enter Payee login credentials for your eligible Payee's website and accept online our Service Provider's eBill Service User Agreement. You can do this as part of the set-up for each eligible Payee by clicking on the "Set up eBill" button. AutoPay is an optional feature in eBill where we schedule your next payment to a designated biller automatically as soon as the previous payment is delivered. Once you are set up to receive eBills from your eligible Payee(s), you can pay each bill as you receive it or set up AutoPay to make recurring payments to your eBill Payees. You also have the

ability to file your eBills electronically. We are not responsible if a Payee does not send you a bill or sends it late.

## **(f) Gift/Donation Pay**

If you are enrolled in consumer Digital Banking, you can use Bill Pay to send donations to charities and gifts to individuals for special occasions. Your gift or donation is made via Draft Check and, like all Bill Pay payments made by Draft Check, you will need to provide the Payee's mailing address to which to send the payment, and the funds are not withdrawn from your Pay-From Account until the Payee cashes the check. Gift Pay offers a feature that allows you to personalize your check for a fee, which fee is disclosed in the Digital Banking Fee Schedule. Donation checks can be personalized to show you are making the donation in honor or memory of someone you designate. In addition, you can send a personalized email in connection with the check that can be sent to up to four email addresses. With gift checks you can select a gift check design and include a personalized message to mark the occasion. Gift/Donation Pay is not available on Bill Pay through Digital Banking for business.

## **(g) Designated Pay-From Account(s) and Funds Availability**

In your Payment Instructions for each bill you wish to pay, you must designate a Pay-From Account from which the funds will be debited to make the payment. You authorize us to charge the designated Account according to your Payment Instructions.

You agree that you will have funds available for each payment you make from each Pay-From Account according to your Payment Instructions. Please review the Deposit Account Agreement regarding when funds are made available to your deposit accounts. Deposited or transferred funds are not always made available on the day you make the deposit or transfer. If you do not have sufficient funds in the designated Pay-From Account to cover a transaction, we decide, without notice to you and in our sole discretion, whether or not to complete the transaction, and we may make additional attempts to debit your Pay-From Account for the amount. If we make a payment on your behalf, and there are insufficient funds in your Pay-From Account to cover the payment, you agree that we may debit the payment through setoff from another Account you hold at the Bank, as permitted by law and as set forth in other agreements applicable to your Account(s). We also will debit associated service fees and charges, such as fees for insufficient funds ("NSF" or "non-sufficient funds") or overdraft items in accordance with our agreements and standard procedures. You are responsible and agree to reimburse us for all service fees and charges assessed against your Account(s) in connection with NSF activity, and you remain liable to us for all funds we have advanced plus applicable service fees and charges until we are paid in full. Availability of funds in any of your other Accounts will not prevent us from rejecting a payment and/or you from incurring NSF or overdraft fees, as applicable, if you do not have sufficient funds in

the Pay-From Account to cover a payment instruction. In addition, if your history of NSF activity is excessive, we may, in our discretion, prohibit you from using Bill Pay.

We shall have no obligation or liability if we do not complete a transfer or payment because there are insufficient available funds in the Pay-From Account to process your payment instruction or because of incomplete or inaccurate information. You are responsible for either rescheduling the payment through Bill Pay or making alternate arrangements for the payment. If we are unable to complete a payment transaction for reasons other than insufficient funds (such as due to your input of incomplete or inaccurate information), we will attempt to notify you by Secure Mail.

## **(h) Scheduling Your Payments**

Regardless of the method used to make each of your payments, always allow adequate time for your payments to reach your Payees. At minimum, the Payment Date you select for your payment must be no later than the date you want the Payee to receive the payment. In order to ensure your payment is made on time, if your Payment Due Date falls on a non-Business Day, you should select a Payment Date that is at least one Business Day before the Payment Due Date. Some Payees require payments to be received before a certain time of the day (such as 2 pm.) on the Payment Due Date. In such cases, the Payment Date you select should be at least one Business Day before the Payment Due Date. **The Payment Date you enter in your Payment Instructions should also be prior to any late date or the end of any grace period.** If your Payment Instructions do not meet all of these requirements, you alone bear the risk that the Payee will not receive your payment on time, and you will be responsible for any and all late fees, penalties, finance charges and other actions taken by the Payee.

## **(i) Designating Limited Access**

If you use Bill Pay through Digital Banking for consumer and you establish one or more jointly held Pay-From Accounts, you may give one or more of your Account co-owners limited access to certain payment information by adding this authority in your Bill Pay service under the "My Account" tab.

## **(j) Updating Your Information**

Customers using Digital Banking for consumer must call FC Direct to update contact information (address, phone numbers, and email addresses) on Bill Pay. Any User on Digital Banking for Business with Bill Pay Admin rights can update contact information on Bill Pay through Digital Banking or by calling Business Support.

## **(k) Cancellation of Bill Pay; Termination of Services Under Bill Pay; Inactive Status**

You may cancel the Bill Pay service at any time by calling FC Direct. When you close an Account or cancel Bill Pay, you must specify whether you are cancelling a particular Pay-From Account, cancelling Bill Pay service entirely, or cancelling your enrollment in Digital Banking. Closing a deposit Account does not automatically cancel Bill Pay, or any pending or future-scheduled payments from that Account. When you close your deposit Account, you agree to notify the Bank to also cancel your Bill Pay service. If you cancel your Bill Pay service, any already-scheduled Payment Instructions you have initiated through Bill Pay will also be terminated. However, you authorize us to continue making funds transfers, bill payments, and other transactions you had previously authorized on Bill Pay until we have had a reasonable opportunity to act upon your notice to cancel. After Bill Pay is closed, any final charge for Bill Pay will be assessed at the end of the month.

## **(I) Limitations**

We are only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. We will not be liable in any way for damages you incur (i) if you do not have sufficient available funds in the Pay-From Account to make the payment on the Process Date, (ii) for delays in mail delivery, (iii) for changes to the Payee's address, account number or bank routing number unless you have advised us of the change sufficiently in advance, (iv) for the failure of any Payee to correctly account for or credit the payment in a timely manner, (v) if you have not provided correct payment information, (vi) if you have been advised that the payment processing center is not working properly but you execute a transaction anyway, or (vii) for any other circumstances beyond our control.

If you have scheduled a payment in accordance with the terms of this Agreement, but your payment posts after its Payment Due Date because of our delay, we will bear responsibility for nothing more than the late payment charges you actually incur for that payment. We will not be liable for other losses and damages caused by our failure except to the extent specifically required by law.

## **5. Mobile Deposit**

Mobile Banking allows you to deposit checks to your checking, savings, or money market savings accounts from your Digital Banking mobile application. Not all Mobile Device cameras are compatible with Mobile Deposit. In addition, if you wish to use your Mobile Device to deposit checks, your Mobile Device camera must meet certain resolution requirements and you must give First Citizens permission to access your camera. Hardware and software specifications change from time to time and are updated and described in more detail on [firstcitizens.com/mobile](http://firstcitizens.com/mobile). Mobile Deposit is only available through our First Citizens Mobile Device app.

### **(a) Eligible Deposit Items**

You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Board Regulation CC ("Reg. CC"), and only those checks that are permissible under this Agreement or such other items that we, in our sole discretion, elect to include in the Mobile Deposit service. You agree that the image of the check transmitted to us shall be deemed an "item" within the meaning of Articles 3 and 4 of the applicable Uniform Commercial Code. You agree that you will not scan and deposit any of the following types of checks or other items:

- Checks payable to any person or entity other than the person or entity that owns the account into which the check is being deposited.
- Checks containing an alteration on the front of the check or item, or checks you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a "substitute check," as that term is defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are "remotely created checks," as that term is defined in Reg. CC; i.e., a check not created by the paying bank, and which does not bear the signature of the person on whose account the check is drawn. Remotely created checks are often created by the payee or its service provider on behalf of the maker.
- Checks not payable in United States currency.
- Checks dated more than six months prior to the date of deposit.
- Checks that are post dated.
- Checks or items prohibited by our current procedures relating to the Mobile Deposit service or which are otherwise not acceptable under the terms of your Account.
- Checks payable on sight ("sight drafts") or "payable-through-drafts," as these terms are defined in Reg CC. (A sight draft is payable upon the meeting of specified terms; a payable-through draft is issued against the payor, and the payor has a period of time to honor or refuse payment.)
- Checks with any restrictive endorsement on the back, other than the endorsement specified in (b) Endorsements and Procedures.
- Checks that have previously been submitted through Mobile Deposit or through a remote deposit capture service offered at First Citizens Bank or any other financial institution.
- Checks or items that are drawn on or otherwise issued by the U.S. Treasury Department.

- Checks or items on which a stop payment has been issued or for which the account on which the check is issued has insufficient funds.
- Checks drawn on a home equity line of credit, credit card advances, or other convenience checks.
- Traveler's checks, money orders, or savings bonds.

## **(b) Endorsements and Procedures**

You agree to restrictively endorse any item transmitted through Mobile Deposit with the signatures of all payees and by designating the item as "For mobile deposit only" or as otherwise instructed by us. You agree to follow any and all other procedures and instructions for use of Mobile Deposit as we may establish from time to time.

## **(c) Receipt of Items**

We reserve the right to reject any item transmitted through Mobile Deposit, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from us that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your Account. We further reserve the right to charge back to your Account, at any time, any item that we subsequently determine was not an eligible item. You agree that we are not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

## **(d) Availability of Funds**

You agree that items transmitted using Mobile Deposit are not subject to the funds availability requirements of Reg CC or to our Funds Availability Policy. In general, if an image of an item you transmit through Mobile Deposit is received and accepted before 9 pm ET on a Business Day, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next Business Day. Funds deposited using Mobile Deposit will generally be made available within three Business Days from the day of deposit. However, availability of funds deposited using Mobile Deposit may be delayed for a longer period under certain circumstances.

## **(e) Disposal of Transmitted Items**

Upon your receipt of a confirmation from us that we received an image you transmitted, you agree to retain and safeguard the check for at least 30 calendar days from the date of the image transmission. After 30 calendar days, if you have verified that the funds have been credited to your Account, you agree to either destroy the check that you transmitted as an image, mark it "VOID," or otherwise



render it incapable of further transmission, deposit, or presentment. During the time you retain possession of the check, you agree to promptly provide it to us upon request.

#### **(f) Deposit Limits**

We may establish limits on the dollar amount and/or number of items or deposits you may make through Mobile Deposit, and may change these limits from time to time. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. The standard limits are posted on [firstcitizens.com](http://firstcitizens.com) and may vary by client or product or be based on other considerations as determined by us. There is no daily or monthly statement cycle limit on the number of items allowed to be deposited, as long as the respective dollar limits are not exceeded.

#### **(g) Presentment**

The manner in which the items are cleared, presented for payment, and collected shall be in our sole discretion and subject to the Deposit Account Agreement, which governs your Account.

#### **(h) Errors**

You agree to notify us immediately of any suspected errors regarding items deposited through Mobile Deposit, and in no event later than 30 calendar days after your applicable account statement is made available to you. Unless you notify us within 30 calendar days, all deposits reported on the statement and made through Mobile Deposit shall be deemed correct, and you are prohibited from bringing a claim against us for such alleged error.

#### **(i) Errors in Transmission**

By using Mobile Deposit, you accept the risk that an item may be intercepted or misdirected during transmission. We bear no liability to you or others for any intercepted or misdirected items or information disclosed through such errors.

#### **(j) Image Quality**

The image of an item transmitted to us using Mobile Deposit must be legible, as determined in our sole discretion. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by us, the American National Standards Institute ("**ANSI**"), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse, or association.

## **(k) User Warranties and Indemnification**

You warrant to us the following, and you agree to indemnify and hold us harmless from any loss for breach of any of these warranty provisions.

- You will only transmit eligible items.
- You will not transmit duplicate items.
- You will not re-deposit or re-present an original item.
- You will not store (for longer than 30 days) or make a back-up copy of any item you submit electronically.
- All information you provide to us is accurate and true.
- You will comply with this Agreement and all applicable rules, laws, and regulations.
- You are not aware of any factor which may impair the collectability of any item.

## **(l) Cooperation with Investigations**

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost to us, any originals or copies of items deposited through Mobile Deposit in your possession and your records relating to such items and transmissions.

## **6. ACH Origination Service (for certain business customers)**

We offer ACH Origination service to certain business customers with Digital Banking for business. Businesses with Digital Banking for business may request enrollment in the ACH Origination services either by visiting one of our branch offices or by contacting Business Support. Once the business has enrolled, ACH services require each user to acknowledge online acceptance of our agreements for these services.

## **7. Wire Services**

We offer Wire Services to certain customers with Digital Banking. Digital Banking users who are account owners may request enrollment in Wire Services by visiting one of our branch offices. Once the customer has enrolled, Wire Services require each user to acknowledge online acceptance to our agreements for these services.

## **8. Card Management**

The Card Management service allows Digital Banking customers to perform a number of administrative functions in connection with ATM cards, debit cards, and

credit cards. The functions you are able to perform through the "Manage Cards" tab on Digital Banking vary depending on the type of card.

There may be fees for performing certain functions in connection with your cards. These fees are published in the applicable Disclosure of Products and Fees (for ATM and debit cards), any applicable addenda or your credit card cardholder agreement (for credit cards).

## **9. Electronic Statements**

Digital Banking customers may elect to receive some or all of their account statements electronically ("e.statements"). For certain deposit account products, election of e.statements is optional; however, you may be charged a paper statement fee if you do not elect e.statements. Other deposit account products do not offer paper statements, and unless you enroll in e.statements for these accounts your Account will eventually be closed or converted to a different product type. Consult our applicable Disclosure of Products and Fees and any related addenda regarding account requirements and, if applicable, paper statements fees. When you elect e.statements or convert any Account on which you currently receive paper statements to e.statements, you will be required to accept online our Consent to Electronic Statements and Disclosures.

If you elect e.statements, you will receive an email notifying you when each of your current account statements is available for viewing. The email will be sent to your current email address on record with us, so please advise us of when your email address changes. You may be required to have additional software on your computer, such as Adobe®, in order to view the statements. When you elect e.statements for an Account, we will no longer send you paper statements. Some statements may not be available in e.statement form.

## **10. Secure Mail Via the Message Center**

You may communicate with us, and we may communicate with you electronically via Secure Mail through our "Message Center" tab in Digital Banking. If you send us a Secure Mail message, we will be deemed to have received it on or by the following Business Day. You agree that we will have a reasonable time to act on your email. Therefore, do not use Secure Mail if you need to communicate with us immediately; for example, to report an unauthorized transaction from one of your Accounts or to stop a pre-authorized payment. For urgent communications, you should contact us via FC Direct, Business Support or by visiting a branch office. Secure Mail messages sent to the Bank are the property of the Bank, and we reserve the right to delete such messages from the system from time to time. You agree that we may send you Secure Mail messages through the Digital Banking Message Center about products or services we offer.

## **11. Digital Banking Alerts**

## **(a) Online Security Alerts**

Online Security Alerts help you monitor and protect your Accounts from unauthorized access. First Citizens automatically provides you with several Online Security Alerts, which you cannot disable. In addition, you can set up additional Online Security Alerts to further protect your Accounts. You can set up Online Security Alerts so that you are notified from time to time via SMS text message, email and/or phone call (the "delivery methods"). Online Security Alerts will also be delivered to your Digital Banking Message Center.

## **(b) Account Alerts**

Account Alerts notify you when transaction activities occur on your Accounts. To receive Account Alerts, you must complete our online Account Alerts enrollment process. During enrollment, you will be prompted to select the Accounts and types of transactions for which you will receive the Account Alerts. You may make additions, deletions, and modifications to your Account Alerts selections at any time.

When you enroll in Account Alerts you will also be asked to designate one or more delivery methods. These methods include email and SMS text message using the email address and/or mobile number on your Digital Banking profile (found under the "Profile & Preference" menu). You are responsible for updating your contact information with us if it changes. Your enrollment for Account Alerts constitutes your consent to our delivery of Account Alerts via the delivery method(s) you select.

Your selected Account Alerts will be delivered to your Digital Banking Message Center as well as via your designated delivery methods. To modify or discontinue your Account Alerts, log in to Digital Banking and change your selections in the "Account Alerts" feature under the "Alerts" menu. You acknowledge and agree that we must be given a reasonable period of time (up to two Business Days) to process your request to change any of your designated delivery methods.

## **(c) Card Alerts**

Card Alerts notify you when card transaction activities occur on your Accounts. To receive Card Alerts, you must complete our online Card Alerts enrollment process. During enrollment, you will be prompted to select the Accounts and types of transactions for which you will receive the Card Alerts. You may make additions, deletions, and modifications to your Card Alerts selections at any time.

When you enroll in Card Alerts you will also be asked to designate one or more delivery methods. These methods include email and SMS text message using the email address and/or mobile number on your Digital Banking profile (found under the "Profile & Preference" menu). You are responsible for updating your contact information with us if it changes. Your enrollment for Account Alerts constitutes your consent to our delivery of Card Alerts via the delivery method(s) you select.

Your selected Card Alerts will be delivered to your Digital Banking Message Center as well as via your designated delivery methods. To modify or discontinue your Card

Alerts, log in to Digital Banking and change your selections in the "Account Alerts" feature under the "Alerts" menu. You acknowledge and agree that we must be given a reasonable period of time (up to two Business Days) to process your request to change any of your designated delivery methods.

#### **(d) General Information About Digital Banking Alerts**

Online Security Alerts, Account Alerts, and Card Alerts are available only for accounts you may access through Digital Banking. We will not include your full account number in an Alert; however, Alerts may contain your name and certain other information about your Accounts, such as information pertaining to your account balances, debits or credits to your account, or insufficient funds, depending upon the type of Alert. Anyone with access to your email or Mobile Device may be able to access the contents of the Alerts. It is your responsibility to secure and protect your computer or Mobile Device, your Security Credentials, and your email from unauthorized access, and to provide us with timely and accurate information about your designated delivery method(s) in order to protect the confidentiality of your information. First Citizens does not charge you a fee for delivery of Alerts; however, if the delivery method you select is via text message, your wireless Service Provider's standard message and data rates may apply.

Account balances provided in Alerts will not reflect pending transactions, and deposits mentioned in an Alert may not be available for immediate withdrawal. If you require additional details about a transaction contained in an Alert, you may log in to Digital Banking and view transaction information or send us a secure email through your Digital Banking Message Center. You may also contact us at FC Direct or Business Support, as applicable. We may change, suspend, or terminate the Alerts service at any time without prior notice.

**ANY ALERTS WE SEND TO YOU ARE PROVIDED AS A CONVENIENCE TO YOU AND/OR FOR ADDED SECURITY. WE ARE NOT RESPONSIBLE FOR ANY FAILURE TO SEND, MISDIRECTION, OR DELAY IN SENDING ANY ALERTS, INCLUDING ANY TYPE OF SECURITY ALERT, OR FOR ANY FAILURE OR DELAY IN YOUR RECEIPT OF AN ALERT OR FOR ANY ACTIONS YOU TAKE IN RESPONSE TO AN ALERT. WE DO NOT GUARANTEE THE DELIVERY OR ACCURACY OF THE CONTENTS OF ANY ALERT. YOU AGREE THAT YOU WILL NOT RELY EXCLUSIVELY ON RECEIVING ALERTS FROM US TO MONITOR YOUR ACCOUNT. ANY ALERT WE SEND TO YOUR CELL PHONE NUMBER MAY BE SUBJECT TO THIRD-PARTY MESSAGE AND DATA FEES.**

## **12. Digital Account Opening**

Access is available to entitled users to apply for new accounts on behalf of the customer. Any User with Manage User Entitlement may grant this access to themselves or other Users. By granting a User entitlement to open new accounts on behalf of the customer you are certifying that such User is authorized to sign on

behalf of the customer and has the necessary authority to open such accounts on behalf of the customer.

## **I. MISCELLANEOUS**

### **1. Transaction Limitations**

For security reasons, we may impose additional limits on the frequency, number, and dollar amounts of the various transactions you can perform using Digital Banking. In addition, as noted herein, we reserve the right to refuse to pay any person or entity to whom you may direct a payment through Digital Banking.

### **2. Accuracy of Information**

Account information you obtain through Digital Banking may not always be accurate or current. In addition, the balance in your Accounts may change at any time as we process items and fees against your Accounts; therefore, the information provided to you through Digital Banking may become quickly outdated. You agree that neither we nor our Service Providers will be liable for any errors or delays in providing or updating account information available in Digital Banking, or for any actions you take in reliance on any such information as provided.

You are responsible for the accuracy of your data entry and use of Digital Banking when accessing Accounts and conducting transactions. We are not liable for errors caused by your misuse or error. This includes any error caused by "pre-filling" or automated entry done on your behalf by the device, system, or application software.

### **3. Overdrafts**

If a transaction you initiate using Digital Banking overdraws your Account, overdraft fees may apply. Please refer to the Deposit Account Agreement, the Disclosure of Products and Fees and any related Addenda for additional information on overdrafts and NSF items.

### **4. Our Liability for Failure to Make Transfers**

We will use our best efforts to comply with your instructions regarding transfers and payments. However, we will incur no liability (and no obligation as to late charges) if we are unable to complete any of your transfer or Payment Instructions due to the existence of certain circumstances. If you have consumer accounts connected to Digital Banking, please refer to the Regulation E Disclosures in your Deposit Account Agreement, and in particular the section entitled "**Our Liability for Failure to Make Transfers,**" for important information about limitations on our liability.

### **5. Liability for Loss of Data or Erroneous Data**

Each party will bear the liability or the risk of any error or loss of data, information, transactions, or other losses which may be due to the failure of their respective computer system or third-party communications provider on which each party may rely. We shall have no liability to you for any damage or other loss, direct or consequential, which you may incur by reason of your use of your computer system or Mobile Device, including but not limited to damage or loss resulting from date-related problems.

## **6. Fees and Charges**

### **(a) Our Fees**

When you make transfers or payments from a designated Account, we will generally charge the debit and any related fees against that Account. You agree, however, that we may charge such debits and fees, and all other fees and charges relating to Digital Banking for business, against your Billing Account. All fees will be charged in accordance with the terms of the applicable Disclosure of Products and Fees and any applicable addenda or the Digital Banking Fee Schedule. We reserve the right to change any fees and charges at any time, and we will provide you with any notice required by law of any changes to our fees and charges. If neither your designated Account from which you initiate a transfer or payment nor your Billing Account has a sufficient balance to pay all applicable fees and charges due, we may exercise our right of setoff against any of your other Accounts as provided by law or the Deposit Account Agreement. Any applicable fees will be charged regardless of whether you use a service during the billing cycle.

### **(b) Third Party Fees**

You understand that other agreements you may have with unaffiliated Third Party Service Providers may include fees, limitations, and restrictions that might impact your use of Digital Banking (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Digital Banking, receiving or sending text messages, or other use of your Mobile Device to access Digital Banking), and you agree to be solely responsible for all such fees, limitations and restrictions.

## **7. Cancellation or Termination of Digital Banking and/or Digital Banking Services**

You may cancel your Digital Banking Account, or any of its individual Services, by giving us at least 10 days prior notice by telephone or in writing. You may also do so in-person at one of our branch offices, by calling or emailing us via the Digital Banking Message Center, or by calling or writing to us using the contact information provided in the Bank Contacts section at the end of this Agreement. You will not be entitled to a refund of any prepaid fees or charges. You must tell us your name, address, and the effective date of your cancellation. If you are a business and you

wish to cancel your ACH Origination or Wire Transfer service, you must contact Business Support.

We can refuse Digital Banking Services to anyone, change the terms of this Agreement, and/or modify Digital Banking or its Services and features at any time and without notice to you. Except as otherwise required by law, we may also, in our sole discretion, terminate or suspend all or part of your Digital Banking Account or Services at any time without prior notice, with or without cause, and without liability to you.

If you withdraw your consent to receive electronic disclosures and communications regarding Digital Banking, this Agreement will automatically terminate at the effective time of your withdrawal of consent. If more than one person can access an account through Digital Banking, we reserve the absolute right to terminate all Digital Banking access to the account upon the request of the account owner, any account co-owner, or any other individual authorized to access the account. In addition, our Service Providers through which we offer various Digital Banking Services may terminate your access to Digital Banking and/or any of its Services without prior notice to you, with or without cause.

Neither your cancellation nor our termination or discontinuation of your Digital Banking Account or its Services shall affect your liability or obligations that have accrued prior to the date of cancellation or termination under any of the provisions of this Agreement which, by their nature or by express provision, are intended to survive cancellation and termination. You will remain liable for payments, transfers, and other transactions in process and for the payment of any accrued fees and charges.

## **8. Notices**

Any notice we give you concerning Digital Banking and/or your Accounts is effective (i) when we send you a Secure Message in the Digital Banking Message Center or an email to your email address of record, (ii) when you access or use Digital Banking after the effective date of a notice that is posted on our web site on or near the login page, or (iii) when we mail or deliver the notice to you at the mailing address we have for you in our account records.

When applicable, we will send you notices in accordance with Regulation E and/or the Electronic Fund Transfers Act, which both govern consumer accounts. Any notice we send you will be deemed to have been received by you at the earlier of (i) your confirmation of receipt, or (ii) within three days of being sent. If any of your Accounts has more than one co-owner, notice to any one co-owner will be considered effective notice to all.

You agree that we may send you by means of an Electronic Message any information we are required by law or regulation to provide you. We do not provide paper copies unless required to do so by law or regulation. A notice that alerts you to availability of a disclosure on an Internet web site and provides you with the web site



address of the disclosure, in lieu of sending you the entire disclosure, will be sufficient notice, absent a legal restriction.

## **9. Change of Information**

You agree to notify us promptly of any change in your personal or business information, including your mailing address, physical address, email address, telephone number, and Mobile Device text number, as this information is relevant to Digital Banking, including being used to deliver certain alerts to you. Please notify us by calling FC Direct or Business Support, as applicable. If you cannot reach us by telephone, you may write to us using the contact information provided in the Bank Contacts section at the end of this Agreement. You also may change your email address by updating it in the "Profile and Preferences" tab in Digital Banking.

## **10. Joint and Several Liability**

If any one or more of your deposit accounts has co-owners, each co-owner will be jointly and severally liable for any obligation which arises from the use of Digital Banking to access the Account(s). This joint and several liability shall extend as well to any line of credit accessed through any such Account.

## **11. Monitoring**

Except to the extent prohibited by law, we reserve the right to review and/or monitor transactions and instructions submitted via Digital Banking for security, legal, compliance, fraud, and related purposes.

## **12. Service Providers - Third Party Beneficiaries**

You agree that our Service Providers may rely upon your agreements, representations and warranties in this Agreement, and such Service Providers are third party beneficiaries of such agreements, representations, and warranties with the power to enforce those provisions against you, as applicable and as the circumstances or context may require.

## **13. Interruption of Service**

We make no representation or warranties that any of the Digital Banking Services and features will be uninterrupted or error free. We may on a regular basis perform maintenance on our equipment or system which may result in errors or interrupted service on Digital Banking. We also may need to change the scope of our Services from time to time. We will attempt to provide prior notice of any interruptions and maintenance-related changes but cannot guarantee that such notice will be provided.

We shall not be liable for any failure of ours or of our Service Providers to perform our obligations under this Agreement due to the occurrence of an event beyond our control (including without limitation fire, flood, power outage, acts of God, government, or civil authority, civil or labor disturbance, war, or riots). Our sole obligation to you arising out of (i) the non-availability of Digital Banking, or (ii) an interruption or delay in providing Digital Banking or any of its Services shall be to use commercially reasonable efforts to resume such Services.

## **14. Warranties**

WE MAKE NO WARRANTY, EXPRESSED OR IMPLIED, TO YOU CONCERNING DIGITAL BANKING, ANY OF THE SERVICES OR FEATURES ACCESSED THROUGH DIGITAL BANKING, PFM SOFTWARE, WEB BROWSERS, APPS ACCESSED THROUGH THE INTERNET, OR ANY INTERNET SERVICES, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, EXCEPT TO THE EXTENT REQUIRED BY LAW. ALL IMPLIED WARRANTIES ARE DISCLAIMED.

IN NO EVENT SHALL ANY LICENSOR OR SERVICE PROVIDER OF ANY SOFTWARE OR SERVICE PROVIDED BY OR THROUGH US HEREUNDER BE LIABLE TO YOU FOR ANY ERROR, LOSS OF DATA, MALFUNCTION, OR DEFECT OF OR CAUSED BY SUCH SOFTWARE OR SERVICE. WE MAKE NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY, RELIABILITY, OR CORRECTNESS OF ANY THIRD-PARTY INFORMATION OR DATA THAT YOU OBTAIN THROUGH THE USE OF DIGITAL BANKING. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM US OR THROUGH OR FROM YOUR USE OF DIGITAL BANKING WILL CREATE ANY WARRANTY OR REPRESENTATION NOT EXPRESSLY STATED IN THESE TERMS.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF DIGITAL BANKING AND THE DIGITAL BANKING SERVICES IS AT YOUR SOLE RISK. DIGITAL BANKING IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH OR IN CONNECTION WITH THE USE OF DIGITAL BANKING IS OBTAINED AT YOUR OWN DISCRETION AND RISK, AND WE OR OUR SERVICE PROVIDERS ARE NOT RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER OR MOBILE DEVICE OR ANY LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE.

## **15. Limitation of Liability**

THE FOREGOING SHALL CONSTITUTE OUR, AND OUR SERVICE PROVIDERS,' ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY IN CONNECTION WITH YOUR USE OF DIGITAL BANKING. EXCEPT AS SPECIFICALLY PROVIDED IN

THIS AGREEMENT OR AS REQUIRED BY LAW, IN NO EVENT SHALL THE BANK, ITS HOLDING COMPANY, AFFILIATES, SUBSIDIARIES OR SERVICE PROVIDERS, OR ANY RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR SUBCONTRACTORS) BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, INCLUDING LOSS OF GOODWILL OR LOST PROFITS (EVEN IF WE ARE ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY COMPUTER EQUIPMENT, DIGITAL BANKING, AND/OR ANY SERVICE YOU MAY ACCESS OR OBTAIN THROUGH DIGITAL BANKING, EVEN IF SUCH DAMAGES WERE REASONABLY FORESEEABLE AND NOTICE WAS GIVEN REGARDING THEM.

YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY FAILURE OR NON-PERFORMANCE OF DIGITAL BANKING AND/OR ANY OF ITS SERVICES AND FEATURES (INCLUDING ANY SOFTWARE OR MATERIALS SUPPLIED IN CONNECTION WITH DIGITAL BANKING) SHALL BE FOR US TO USE COMMERCIALY REASONABLE EFFORTS TO CORRECT THE APPLICABLE SERVICE.

## **16. Indemnification**

YOU AGREE TO INDEMNIFY, HOLD HARMLESS AND DEFEND US, OUR DIRECTORS, OFFICERS, EMPLOYEES, SHAREHOLDERS, PARENTS, SUBSIDIARIES, AFFILIATES, AGENTS, LICENSORS AND SERVICE PROVIDERS FROM AND AGAINST ANY AND ALL THIRD PARTY CLAIMS, LIABILITY, DAMAGES, EXPENSES AND/OR COSTS OF EVERY KIND (INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEES) CAUSED BY OR ARISING FROM YOUR USE OF DIGITAL BANKING, OR THE USE OF DIGITAL BANKING BY ANY OF YOUR CO-ACCOUNTHOLDERS, REPRESENTATIVES, USERS OR ANY OTHER INDIVIDUAL WHOM YOU HAVE PERMITTED TO USE YOUR DIGITAL BANKING, OUR RELIANCE ON YOUR PAYMENT OR TRANSFER INSTRUCTIONS, YOUR BREACH OF THIS AGREEMENT, THE PERFORMANCE OR NON-PERFORMANCE OF OTHER FINANCIAL INSTITUTIONS, YOUR INFRINGEMENT, MISUSE OR MISAPPROPRIATION OF ANY INTELLECTUAL PROPERTY OR OTHER RIGHT OF ANY PERSON OR ENTITY, AND/OR YOUR COMMISSION OF FRAUD OR ANY OTHER UNLAWFUL ACTIVITY OR CONDUCT.

## **17. Assignment**

You may not assign this Agreement to any other person or entity. We may assign this Agreement to any company with which we are directly or indirectly affiliated. We may also assign or delegate certain of our rights or responsibilities under this Agreement to independent contractors or other third parties.

## **18. Entire Agreement**

This Agreement and any referenced agreements (including any exhibits) are the entire agreement between you and us with respect to Digital Banking and all of its Services and features. These agreements supersede any marketing or other similar material pertaining to such Services whether delivered to you in writing, verbally or obtained on our Internet web site or the site of an Internet service.

## **19. Severability**

If any provisions of this Agreement are found to be invalid or unenforceable, that provision will be enforced to the maximum extent permissible, and the remaining provisions will remain in full force.

## **20. No Waiver**

We will not be deemed to have waived any of our rights or remedies under this Agreement unless we send the waiver to you by Electronic Message, or we otherwise mail or deliver to you a written waiver signed by us. No delay or omission on our part in exercising any of our rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies we may have. A waiver on one occasion will not be construed as a bar or waiver of any rights or remedies on future occasions.

## **21. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of North Carolina and applicable federal law.

## **22. Copyrights and Usage Obligations**

The content and information on our Digital Banking site and any application is copyrighted by First-Citizens Bank & Trust Company, and the unauthorized reproduction, distribution of or creation of derivative works from any portions is prohibited. PFM software and web browsers are owned and licensed by the applicable vendor and are not provided by First Citizens Bank.

Digital Banking is for your use only. You agree not to resell or make commercial use of Digital Banking. You are permitted to use content delivered to you through Digital Banking or any of its Services only in connection with your proper use of these Services. We reserve the right to block your access to Digital Banking if we or our Service Providers have reason to believe you are misusing Digital Banking or otherwise not complying with this Agreement.

You agree not to use Digital Banking or the content or information delivered through Digital Banking in any way that would (i) infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in Digital Banking software, (ii) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Digital Banking to

impersonate another person or entity, (iii) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising), (iv) be false, misleading or inaccurate, (v) create liability for us or our affiliates or Service Providers, or cause us to lose (in whole or in part) the services of any of our Service Providers, (vi) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing, (vii) potentially be perceived as illegal, offensive or objectionable, (viii) interfere with or disrupt computer networks connected to Digital Banking, (ix) interfere with or disrupt the use of Digital Banking by any other user, (x) result in unauthorized entry or access to the computer systems or networks of others; (xi) send unsolicited electronic mail messages (also known as spam).

## **J. TERMS SPECIFIC TO CONSUMER ACCOUNTS ACCESSED THROUGH DIGITAL BANKING**

### **1. Consumer Protections Under the Electronic Funds Transfer Act (Regulation E)**

The consumer protection provisions of the federal Electronic Fund Transfer Act and the Bureau of Consumer Financial Protection's ("**CFPB**") Regulation E apply only to Electronic Fund Transfers involving consumer checking and savings accounts established primarily for personal, family or household purposes. If your Account is owned by an entity other than a natural person or was established primarily for business, commercial or agricultural purposes, then any Electronic Fund Transfer initiated or processed through Digital Banking will be considered an "authorized use," and your liability for any Digital Banking transaction relating to that Account will be unlimited, notwithstanding the provisions of the federal Electronic Fund Transfer Act, Regulation E, or any standardized literature or disclosures we may send you. You will be fully responsible for the security of your Security Credentials and any cards issued in connection with such Account, whether the transaction or the use of the Security Credentials or cards is authorized or unauthorized.

### **2. Preauthorized Electronic Fund Transfers**

#### **(a) Consumer Right to Stop or Change Preauthorized Electronic Fund Transfers and Payments**

If you have told us in advance to make preauthorized recurring payments or transfers out of your Account, you can stop or change these payments or transfers by following the procedures outlined below:

##### **(i) Changing or Cancelling Payment Instructions Initiated Through Bill Pay**

You may change or cancel Payment Instructions initiated on Bill Pay by following the directions under the "Bill Pay" tab. However, once Bill Pay has started processing a payment, the payment cannot be changed or canceled, and you must submit a stop payment request in the manner provided under the "Bill Pay" tab or in the Deposit Account Agreement.

## **(ii) Changing or Cancelling Transfers**

You may change or cancel any instructions you have given us to transfer funds from one of your Accounts to another using one of our Digital Banking transfer services if you enter and transmit your change or cancellation instructions (and we receive your revised instructions) through Digital Banking **at any time prior to the time we actually begin executing your transfer instructions**. Alternatively, you may change or cancel funds transfer instructions if you call or write us in time for us to receive your change or cancellation instructions at least three Business Days before the scheduled date of the transfer. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. Standard service charges apply for each change/stop payment order requested. To call or write us, use the information provided in the Bank Contacts section at the end of this Agreement.

## **(b) Right to Receive Notice of Varying Amounts**

If you have provided preauthorization to another party to debit funds from your Account on a recurring basis, and the transfers vary in amount, the party you are going to pay should tell you, at least 10 days before each transfer, when the transfer will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

## **(c) Failure to Stop Payment of Preauthorized Transfer**

If you order us to stop a preauthorized transfer at least three Business Day before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages caused by our failure except as otherwise limited in this Agreement.

## **3. Liability for Unauthorized Transfers**

### **(a) Your Liability**

Tell us **AT ONCE** if you believe any of your Security Credentials or ATM or debit cards ("**Cards**") have been lost or stolen or that someone, without your permission, has transferred or may transfer money from your Account, including a transfer made using the information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus the

maximum amount of any line of credit (such as a Checkline Reserve or EquityLine) or savings account linked to your Account for overdraft protection transfer purposes.

If you believe one or more of your Security Credentials or Cards has been lost or stolen, and you tell us within two Business Days after you learn of the loss or theft, you can lose no more than \$50 for unauthorized transactions using your Card. If you do NOT tell us within two Business Days after you learn of the loss or theft of your Security Credentials or Card, and we can prove we could have stopped someone from using your Security Credentials or Card without your permission if you had told us, you could lose as much as \$500 for the unauthorized transactions. Losses could include not only the money in your Account, but also advances on any credit line associated with your Account.

We will send you a monthly account statement for your checking and savings accounts unless there are no transfers in a particular month. In any case, we will send you a statement for your checking and savings accounts at least quarterly. The statement will show all transfers and payments you initiate through Digital Banking. If your statement shows transfers that you did not make, including those made by use of your Security Credentials or Cards, tell us at once. If you do not tell us within 60 days after the statement documenting the transfer was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

If you believe any of your Security Credentials or Cards have been stolen, or if you believe a transfer has been made using information from your check without your permission, CALL US IMMEDIATELY at FC DIRECT using our toll-free number. If you cannot reach us by telephone, you may write to us using the contact information provided in the Bank Contacts section at the end of this Agreement. Please refer to the Regulation E Disclosures in your Deposit Account Agreement, and in particular the section entitled "**Your Liability for Unauthorized Transfers,**" for important information about your rights and obligations in the event of unauthorized transfers from your consumer account.

## **(b) Errors and Questions**

If you think your statement or any account or transaction information reflected on Digital Banking is wrong or if you need more information about a listed transfer CALL US IMMEDIATELY at FC Direct. If you cannot reach us by telephone, you may write to us using the contact information provided in the Bank Contacts section at the end of this Agreement. Alternatively, you may visit your local branch.

We must hear from you no later than 60 days after we make available to you the FIRST statement on which the problem or error appeared. When you notify us: (i) tell us your name and account number, (ii) describe the error or the transfer you are

unsure about (including the date it occurred), and explain as clearly as you can why you believe it is an error or why you need more information, and (iii) tell us the dollar amount of the suspected error. If you tell us in person or by telephone, we may require that you follow up your oral notice or questions in writing. If we require written notice, we must receive this writing within 10 Business Days of your oral notice. Please refer to the Regulation E Disclosures in your Deposit Account Agreement in the section entitled "**Error Resolution**" for important information about your rights and our obligations with respect to resolving errors or questions about your Electronic Fund Transfers.

## K. BANK CONTACTS

### Mailing Address (for both business and consumer accounts):

First Citizens Bank  
Customer Care Center DAC 54  
PO Box 27131  
Raleigh, NC 27611-7131

### Telephone/Email:

#### Consumer/Personal Accounts

FC Direct  
[888-FC DIRECT \(888-323-4732\)](tel:888-323-4732)  
Automated system available 24 hours a day, 7 days a week  
To reach a customer service representative, please see [www.firstcitizens.com](http://www.firstcitizens.com) for call center hours of operation.  
[FCDirect@FirstCitizens.com](mailto:FCDirect@FirstCitizens.com)

#### Business Accounts

Business Support  
[866-FCB 4BIZ \(866-322-4249\)](tel:866-322-4249)  
Automated system available 24 hours a day, 7 days a week  
To reach a customer service representative, please see [www.firstcitizens.com](http://www.firstcitizens.com) for call center hours of operation.