



BNY MELLON
WEALTH MANAGEMENT



August 5, 2019

**BNY MELLON WEALTH MANAGEMENT
WEALTH ONLINE ACCESS ENROLLMENT
AT THE BNY MELLON WEALTH MANAGEMENT WEBSITE
USE OF ELECTRONIC RECORDS**

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ENROLLMENT AND USE OF ELECTRONIC RECORDS
AUGUST 30, 2018**

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- 4) Hardware and software requirements for access to and retention of Electronic Records available through Wealth Online:
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Contact

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ELECTRONIC BANKING SERVICES DISCLOSURE AND AGREEMENT

I. OVERVIEW

This Electronic Banking Services Disclosure and Agreement (“Agreement”) governs your use of electronic services for deposit accounts and facilities held at BNY Mellon, National Association (“BNY Mellon”). The Electronic Fund Transfer Act and Regulation E require BNY Mellon to provide disclosures for certain electronic funds transfers related to an account established primarily for personal, family or household purposes. In addition, whether you are a consumer or not, if you use any electronic banking service provided by us, you agree to be bound by the terms and conditions set forth in this Agreement. Please read this document carefully and retain it for future reference.

This Agreement applies to you if you have requested and/or use one or more of the following electronic banking services: 1) ATM and/or debit cards for use at ATMs or point-of-sale terminals; 2) telephone banking services; 3) online banking, online bill paying services, or online people pay services through BNY Mellon Wealth Online; 4) online banking with Quicken® or online bill paying with Quicken® services; 5) mobile online banking, mobile online bill paying, mobile text message banking services or remote check deposit service via Mobile Device through Mobile BNY Mellon Wealth Online, the Mobile BNY Mellon Wealth Online downloadable applications or Mobile SMS Text Messaging Banking (“Mobile BNY Mellon Wealth Online”); 6) direct deposit of periodic payments from third parties into your accounts; 7) pre-authorized withdrawals for payment to a third party; 8) other specified services that you may establish from time to time for which transactions are initiated electronically, from your home or office computer, your Mobile Device, or by telephone rather than by a written order or other document; and 9) any other electronic banking services offered by us that you use.

II. DEFINITIONS

Account	Refers to each and every demand deposit account (checking), savings, or other consumer asset account, other than certificates of deposit, held by you with us now or in the future and linked at your request for Card access or online banking services through BNY Mellon Wealth Online, Mobile BNY Mellon Wealth Online, Quicken® and Telephone Banking to make withdrawals, transfers or view account data. If you have elected to add overdraft protection to your transaction Account(s), through either a savings account, Investment Credit Line, home equity line of credit, or other line of credit, if applicable, you will access overdraft protection, as available, for ATM and point-of sale withdrawals and transfers, pre-authorized debits, and transactions through BNY Mellon Wealth Online, Quicken®, and Mobile BNY Mellon Wealth Online.
Access Device	Refers to a Card, Mobile Device, code or other means of access, or any combination thereof, whether issued by us or by a third party, that may be used to initiate electronic funds transfers to or from your accounts.
Accountholder	“Client,” “you,” and “your” refer to all of the accountholders or any of them.
ATM	Refers to any automated teller machine that is part of a network (such as Star SM , CIRRUS®, Maestro®, MasterCard®, or NYCE) that accepts your Card.
BNY Mellon, National Association	“Bank,” “we,” “us,” and “our” refer to BNY Mellon, National Association and its successors and assigns.
Business Day	For this Agreement, our Business Days are Monday – Friday. Holidays are not included.
BNY Mellon ATM Card	Is an ATM card that you can use at an ATM or at a point-of-sale (POS) terminal with your PIN but not at a POS terminal without your PIN.
BNY Mellon Check Card	Is a debit card that you can use at an ATM or at a point-of-sale (POS) terminal that accepts MasterCard® with or without your PIN.
Card	Means both a BNY Mellon ATM Card and a BNY Mellon Check Card.
Mobile Device	Means any wireless or Internet-connected device from which you can access the Internet or similar wireless network services apart from a desktop or laptop computer.
PIN,” “VRU Access Number,” “User ID,” “Username” and “Password”	All mean a series of letters and/or numbers that identify you as an authorized user of a particular electronic product or service.

All times are in Eastern Time.

III. GENERAL TERMS AND CONDITIONS

Applicability	You agree that this General Terms and Conditions Section III is applicable to all electronic funds transfers and transactions covered by this Agreement and all attachments. If you do not agree to the terms of this Agreement, you will not use a Card(s) or any other electronic banking services. The continued use of a Card(s) or other electronic banking services is conditioned on your compliance with this Agreement.
Security	You agree to keep your Username/User ID(s), VRU Access Number(s), password(s) and PIN(s) confidential (in a secure location, separate from account numbers, software, etc.,) to prevent unauthorized access and use of your linked accounts and electronic banking services. We can revoke or cancel your Username/User ID(s), VRU Access Number(s), password(s) or PIN(s) at any time, without giving you prior notice, to help us maintain the security of your accounts. If anyone repeatedly tries to use an incorrect Username/User ID, VRU Access Number, password or PIN to conduct any electronic banking services from your accounts, we may prevent further use of your Username/User ID(s), VRU Access Number(s), password(s) or PIN(s). Also, if we suspect unauthorized use of your Card or your electronic banking services, we may temporarily prevent further use of your Username/User ID(s), VRU Access Number(s), password(s) and PIN(s). Cards remain our property and may be revoked or canceled at any time without giving you prior notice. Your PIN/Password is used to identify you as an authorized user. You agree to notify us immediately if your Card is lost or if the secrecy of your PIN/Password is compromised. You also agree not to reveal your PIN/Password to any person not authorized by you to use your Card or to write your PIN/Password on your Card or on any other item kept with you. We have the right to refuse a transaction on your accounts when your Card or PIN/Password has been reported lost or stolen or when we reasonably believe there is unusual activity on your account. The security of your account(s) depends upon your maintaining possession of your Card and the secrecy of your PIN/Password. You agree to change your PIN/Password if you feel that the secrecy has been compromised.
Other Agreements	You agree that the electronic banking services you use remain subject to all other rules and regulations governing your accounts, and to any other agreements you have with us. One client may not alone request transfers or payments from any account that requires two or more signatures. You agree not to change any account documentation to require two or more signatures until you first notify us to terminate your electronic access to such account. Transfers from savings accounts are further limited by applicable federal law as stated in our account rules.
Effectiveness	Our records regarding your electronic banking services, your instructions to us with respect to them and the services you have agreed to are conclusive, except as otherwise provided by law. You agree that electronic or telephone instructions you give us for electronic banking services may be treated as if they were written orders bearing your signature.
Available Funds	You agree your Card or any electronic service will not be used for a transaction that would cause your Account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction or for any illegal transactions, including illegal Internet gambling or similar activities. If you instruct us to make any transaction exceeding the available funds in an account, notwithstanding any available credit on an overdraft protection feature that you established, you agree to pay the associated fees as if a check in the same account had been presented to be paid from the account, regardless of whether we make the payment or transfer. If we complete the transaction, we may, at our sole discretion, charge or credit the transaction to another account, and you agree to pay us the amount of the improper withdrawal or transfer upon request. We may refuse to make any transaction that would exceed the balance of available funds in the account from which the transaction is requested, absent any available credit on an overdraft protection feature that you established.
Changes	You agree that we may add or discontinue services and fees for services and make other changes to the content of this Agreement by sending written notice to your address then shown in our records as required by law.
Termination	We may terminate this Agreement and/or services and your ability to use the Card or other electronic banking service(s) at any time without notice to you. We may terminate the Card or other electronic services if you do not use the Card or electronic banking service(s) for more than six months. We may suspend or terminate the electronic banking services if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event your wireless or internet service terminates or lapses.

Account Information	Account balance figures and other account information received through our electronic banking services may not reflect recent transactions and may include funds that are not available for immediate withdrawal.
Fees	We may impose fees for electronic banking services in the future. If we do, we will give you any notice required by law. When you use an ATM, you may be charged a fee by the ATM owner or operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Any fees we charge are separate and apart from any charges that may be assessed by your wireless communication provider, including, without limitation, SMS text messages sent to or received from the Bank or data transmission between you and the Bank. You are responsible for any fees or other charges that your wireless communication provider may charge for any related data or message services, including, without limitation, for SMS text messaging. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.
E-Mail	E-mail sent by you will not be immediately received by us. If you need to contact us immediately (for example, to report that the secrecy of your PIN/Password has been jeopardized or to stop payment on a check), do not use e-mail but call us instead at the number listed in Section 10 of this Agreement. No action will be made on your e-mail until it is actually read by us and we have an opportunity to act.
Lost Mobile Device	If you lose your registered Mobile Device or if it is stolen, you agree to disable the use of such Mobile Device by unregistering your Mobile Device with us from your personal computer. You agree not to store your Username or PIN/Password on your Mobile Device. In the event your enrolled Mobile Device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such device. You acknowledge that there are risks associated with using a Mobile Device, and that in the event of theft or loss, your confidential information could be compromised or unauthorized transactions could be made. If your eligible Mobile Device is lost or stolen, your Mobile Application authentication method is compromised, or if your Card has been used without your permission, you must notify us immediately. If you fail to notify us immediately, you may be liable for part or all of the losses in connection with any unauthorized use of your Card.
As Is	Any electronic banking service and access through your Card may be unavailable, delayed, interrupted or disrupted for an indeterminate amount of time due to conditions beyond the Bank's control. We provide our electronic banking services on an "AS IS" and "AS AVAILABLE" basis without any guarantees or warranties, express, implied or otherwise, including, but not limited to, the warranties of merchantability and fitness for a particular purpose, title and non-infringement of proprietary rights. No warranty is provided that any software will be free from defects or viruses or that the operation of any software will be uninterrupted. You understand and agree that on occasions electronic banking services may be unavailable, delayed, interrupted or disrupted for an indeterminate amount of time due to conditions beyond our control. Such conditions include, but are not limited to, transmission issues associated with your Internet wireless communication provider, or any interruption, disruption, or failure in the provision by us of our electronic services due to equipment malfunctions, power failures, strikes, etc. Any such incidents could limit your access to electronic banking services and the receipt of any messages or information therefrom. The Bank, its affiliates, directors, officers and employees shall not be liable for any claim due to acts of God, acts of war, breakdowns or malfunctions of machines or computers, interruptions or malfunctions of communications or power supplies, labor difficulties, actions of public authorities, or any other similar cause or catastrophe beyond our reasonable control. Without limiting the generality of the foregoing, it is agreed that in no event will we be liable for any lost profits or other indirect, special, incidental or consequential damages which you may incur or experience by reason of having used or relied on or arising out of or in connection with electronic banking services, even if we were advised or otherwise made aware of the possibility of such damages.
Risk of Loss	In the event of a system failure or interruption of the electronic services, your Internet or wireless provider or other third party service, your data may be lost or destroyed. You assume the responsibility to verify the accuracy and completeness of any transaction affected by the system failure or interruptions through means other than the electronic services offered by us.
Internet Access	You agree that by using the Card or any electronic banking service that information about your accounts and transactions will be transmitted over the Internet. You agree that the Bank will have no liability to you, if an unauthorized third party obtains information about your accounts or transactions despite reasonable precautions we have taken to maintain the confidentiality of such information.

General	If any provision of this Agreement is deemed to be unenforceable for any reason, then that provision shall be deemed severable from the other terms of this Agreement and shall not affect the validity and enforceability of any remaining terms. You may not assign, transfer or sublicense any of your rights or obligations under this Agreement. No waiver by either party of any breach or default hereunder will be deemed to be a waiver of any preceding or subsequent breach or default. Without limitation, you agree that a printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. This Agreement is entered into by and between, and may be enforced only by you and BNY Mellon, and this Agreement shall not be deemed to create any rights in third parties other than the parties' permitted successors and assigns and any of BNY Mellon's affiliates, employees, directors, officers, agents and representatives. You agree that we have no responsibility or liability for any act or omission beyond that which is imposed on us by law. You agree that we have no responsibility or liability for any damages, expenses, charges or liabilities that you may incur as a result of any failure or delay on the part of the U.S. Postal Service in delivering any payment or on the part of any payee in crediting any payment. We reserve the right to refuse to pay certain payees and to refuse to honor payment requests that appear to be suspicious.
Data Recording	The information, SMS Text Messages and e-mail messages you enter through any electronic banking service may be recorded. By using these electronic banking services, you consent to the recording of this data.
Your Liability	You accept all liability that can be legally imposed upon you for each use of the Card at ATMs and POS terminals and each use of the Telephone Banking, online banking services through BNY Mellon Wealth Online, Mobile BNY Mellon Wealth Online, or Online Banking with Quicken® services, or any other electronic services offered by us that you use, whether or not authorized by you. You agree to notify us immediately if you believe your Card, your Mobile Device, or any of your Telephone Banking, BNY Mellon Wealth Online, Mobile BNY Mellon Wealth Online, Username/User IDs, VRU Access Numbers, passwords or PINs has been lost or stolen, or if you think that any of them has been or may be used by anyone without your authorization. You should call us IMMEDIATELY at the number listed in Section 10 of this Agreement.
Privacy	To the extent that you submit any personally identifiable information to any other third party in connection with your use of a Card or an electronic banking service, such third party's collection, use and disclosure of such information will be governed by its own privacy policy and not our privacy policy, and we are not responsible for the information practices of any third parties. By utilizing any electronic banking services that may include the submission of information to third parties, you authorize us to share your information with the provider of such services, including payment networks and any other third parties in order to process your transactions and provide the services you request. Please refer to the document titled "What Does BNY Mellon Wealth Management Do with Your Personal Information" for more information about how your personal information is used.
Use by Others	You agree not to permit another person to use your electronic banking services access devices (such as your Card, Telephone Banking or BNY Mellon Wealth Online Username/User ID(s), VRU Access Number(s), PIN(s)/password(s) and other access devices. When you have authorized another person (for example, an individual or a company providing account aggregation services over the Internet) to use your access device, you are responsible for any transfers that person makes. This includes transfers of money from your accounts unless you have told us that transfers by that person are no longer authorized and we have an appropriate amount of time to act in order to stop any such transfers.
PIN/Password	Your BNY Mellon ATM Card may only be used with your PIN. Certain transactions involving your BNY Mellon Check Card require use of your PIN. Your PIN/Password is used to identify you as an authorized user.
Overdraft Protection	If you select an overdraft option for one of your accounts and we need to make transfers from an Investment Credit Line, home equity or other lines of credit to cover any overdraft, you agree that we may take any action necessary to obtain advances on your behalf, including charging your credit account with us without your signature.

IV. CARDHOLDER'S AGREEMENT FOR ELECTRONIC BANKING SERVICES AVAILABLE THROUGH YOUR CARD

You agree that this Agreement governs your Card services. You agree that we may debit and credit your Accounts, as well as any Investment Credit Lines, home equity or other lines of credit linked to your Accounts to provide overdraft protection, associated with your electronic banking service in accordance with the instructions you give:

- by using the Card and your corresponding PIN at automated teller machines and point-of-sale terminals; and
- by using your Card without your PIN for point-of-sale transactions with merchants that accept debit MasterCard® transactions (applicable only if you have a BNY Mellon Check Card).

Types of Available Transactions and Limits on Transactions at ATMs. Where available, you may conduct the following electronic funds transfers with the Accounts designated for your Card.

- Withdraw cash;
- Make deposits at specified ATMs;
- Transfer funds;
- Balance inquiries; and
- Make point-of-sale purchases (e.g., postage stamps) at specified machines (Such purchases will be considered point-of-sale transactions subject to the rules and limits set forth in this Agreement for point-of-sale transactions.).

Your Card is designed to allow you to access multiple checking and savings accounts at certain ATMs. ATMs bearing the StarSM logo may permit access to up to three checking and three savings accounts. If you use your Card to request a withdrawal at an ATM that does not permit you to specify the type of account from which the withdrawal is to be made, we will make the withdrawal from the primary checking account linked to your Card. If you do not have a primary checking account linked to your Card, we will make the withdrawal from the primary savings account linked to your Card.

The standard daily ATM withdrawal limit is \$1,010, unless you have received a non-standard ATM withdrawal limit. You can ask that daily withdrawals at an ATM be limited to no more than \$50. You may request the \$50 daily withdrawal limit at any time. Any documentation provided to you which indicated that an electronic fund transfer was made to another person shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made. You may use your Card at an ATM to transfer up to \$99,999.99 per transfer between your Accounts. Deposits and transfers made at an ATM after the deposit deadline may not be posted to your Accounts until the next Business Day.

Point-Of-Sale. You may also use your Card to pay for purchases (including “cash back” transactions in which a merchant distributes cash to you) directly at businesses that honor your Card through a point-of-sale transfer service. Normally, you may use your Card for point-of-sale transactions for up to \$5,010 each day unless you have requested and received a non-standard limit. You agree to settle all disputes regarding the goods or services that you purchased with the Card with the merchant who honored the Card.

Foreign Currency Transactions. If you use your Card to make a point-of-sale purchase or an ATM withdrawal in a foreign currency, MasterCard® will convert the transaction to U.S. currency using its currency conversion procedure. You will be subject to a MasterCard Issuer Cross-border Assessment and a MasterCard Currency Conversion Assessment, currently the two assessments in aggregate total 1% of your transaction amount for transactions conducted in a foreign currency. The charge of the Cross-border Assessment is predicated on the location of the merchant or ATM/POS machine, if either are not located in the United States of America, regardless of the currency, you will be charged a MasterCard Cross-border Assessment. Please see the appropriate price schedule for more information.

Daily Limits. The “day” used to calculate these limits runs from midnight of each calendar day to midnight of the next calendar day. A BNY Mellon Check Card point-of-sale transaction may not be deducted from your account balance on the date that it occurs; however, the transaction date is used to determine whether the point-of-sale daily limit has been reached. These limits are for Card use only as the ATM provider may impose other limits.

Notice of ATM Safety Precaution. SAFETY PRECAUTIONS FOR ATM USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your BNY Mellon ATM Card or BNY Mellon Check Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around the ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

V. TELEPHONE BANKING AND ONLINE BANKING THROUGH BNY MELLON WEALTH ONLINE

Internal Transfers. Through Telephone Banking and BNY Mellon Wealth Online, you may use your Telephone Banking VRU Access Number or BNY Mellon Wealth Online Username and corresponding Password to transfer funds between your Accounts in the amounts and on the Business Days you request ("Internal Transfers"). As an exception, you may not make Internal Transfers to and from any retirement accounts. No one Internal Transfer can exceed \$999,999.99.

External Transfers (available only for consumer accounts). Through BNY Mellon Wealth Online only, you may use your BNY Mellon Wealth Online Username and corresponding Password to transfer funds between your Accounts and your deposit accounts at other financial institutions ("External Transfers"). We must have received and accepted the External Transfer by 6 p.m. for the External Transfer to be made on that Business Day. If you transfer funds to the Account, the funds are credited to your Account on the next Business Day but may not be available for use until we receive the funds from the other financial organization. This may take up to two (2) Business Days.

As an exception, you may not make External Transfers to and from any retirement account. You are generally limited to 3 External Transfers per Business Day and 15 External Transfers per month. Additionally, no single External Transfer can exceed \$100,000 and the total amount of all External Transfers that you make on any Business Day cannot exceed \$100,000.

VI. PEOPLE PAY TRANSACTIONS USING BNY MELLON WEALTH ONLINE

Establishment of Service. You agree that you can access our People Pay services through BNY Mellon Wealth Online by requesting to make a one-time payment to an individual's deposit account at another financial institution or to make a one-time credit to an individual's Pay Pal Account. You will designate one eligible account to charge for your use of People Pay services. You must provide certain information about the individual payee, including, but not limited to, name, bank routing number, bank account number, account type, and mobile telephone number or email address ("Contact") through the BNY Mellon Wealth Online.

You agree that any errors in the information you provide when setting up the Contact is your responsibility and may cause the misdirection of your payment or payment failure. You are solely responsible for any updates to the Contact information. The financial institution receiving a deposit to a bank account payment for a Contact may execute on such instructions by reference to only the account number and it has no duty to research any discrepancies between names and accounts numbers. You may only transmit payments to banks or PayPal located in the United States or U. S. Foreign Territories. Payments may only be made in United States denominations.

You can request payments to be made to your Contact in two ways:

1. Deposit to Contact's Bank Account

You agree we may execute your payment request by the method of our choice. You may not modify or cancel this payment after you authorize it. The amount of the payment will be deducted from your Account on the Business Day we receive your payment request and should be credited to your Contact's deposit account within one to three (1 – 3) Business Days after the payment is sent.

2. Credit to Contact's PayPal Account

Credit to a PayPal account is dependent upon whether you have supplied the Contact's email address with PayPal. If you provide the e-mail address associated with the Contact's PayPal account, we will debit your Account on the Business Day we receive your payment request. You may not modify or cancel this payment after you authorize it. Your Contact will receive an e-mail or text messaging informing the Contact that a payment has been directed to the Contact along with instructions on how to access the payment. If the Contact does not have a PayPal account or you do not know the email address associated with the Contact at PayPal, we will debit your Account on the Business Day we receive your payment request. PayPal will hold the payment until the Contact registers with PayPal. If the Contact does not open a PayPal account, the PayPal payment must expire prior to PayPal refunding the funds to be credited to your Account; PayPal should be contacted for expiration periods.

Daily Limits. No single payment can exceed \$750 on any Business Day and the total amount of all payments that you make on any given Business Day cannot exceed \$1,500 to all banks and \$1,500 to PayPal.

Cutoff Times. In order for a payment instruction to be considered received by us, it must be received before 9 p.m. Payment instructions received after 9 p.m. on a Business Day or on a day that is not a Business Day will be considered received on the next Business Day.

VII. ONLINE BILL PAYING TRANSACTIONS THROUGH BNY MELLON WEALTH ONLINE (CONSUMER ONLY)

Online Bill Paying is available to consumer clients with a checking account. You must be a consumer enrolled in banking services through our BNY Mellon Wealth Online with one checking account designated as an Account to use our online Bill Paying services through either BNY Mellon Wealth Online or our Mobile BNY Mellon Wealth Online Banking Solutions. You may only add payees/merchants to our online Bill Paying services via BNY Mellon Wealth Online.

You agree that any payment that you make will be charged to the checking account you have designated for Bill Paying. Prescheduled bill payments are sent to the payee on the Business Day you have requested the payment to be made. Payments that are not prescheduled are sent to the payee on the Business Day after the Business Day on which we receive your instruction. Payments initiated or scheduled on days that are not Business Days will be sent the next Business Day. The amount of the bill payment will not always be deducted from your Account on the Business Day the bill payment is sent but may be deducted on the Business Day the item is presented for payment which may take several days. If a bill payment you make is returned for insufficient funds, we will block further payments from your Account for up to five (5) Business Days after you have corrected the overdraft. There is no limit on the number of bills you can pay, but no single bill payment can exceed \$50,000 and the total amount of all bill payments that you make on any given Business Day cannot exceed \$100,000. You cannot make two payments to the same payee in the same amount on the same Business Day. If you request, and we agree, we may assign customized bill payment limits. You may only transmit payments to payees with United States addresses, U. S. Foreign Territories, or overseas U. S. Military Establishments.

VIII. ELECTRONIC TRANSFERS-STOPPING PAYMENT

For online Bill Paying through BNY Mellon Wealth Online or Mobile BNY Mellon Wealth Online, Online Bill Paying with Quicken® payments, and External Transfers, you should delete the payment/transfer through BNY Mellon Wealth Online or Quicken or call us in sufficient time before the payment is scheduled to be deducted from your account. We will make every effort to stop your payments/transfers; however, we cannot guarantee that we will stop any payments/transfers. To stop preauthorized recurring transfers, please refer to the "Preauthorized Payments - Right to Stop Payment and Procedure for Doing So" section in this Agreement. Contact us immediately at the number provided in Section 10 of this Agreement if you would like to attempt to stop a payment.

IX. CONSUMER ONLY DISCLOSURES AND TERMS

SECTION 9 OF THIS AGREEMENT APPLIES TO CONSUMERS ONLY**Electronic Check Conversion**

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

Point-of-Purchase (POP)

Your paper check is converted by the retailer to an electronic check transaction at the time of purchase, and the voided check is returned to you at the completion of the sale. The electronic check transaction is transmitted to the bank and debited against your personal account.

Re-Presented Check (RCK)

If your paper check has been returned unpaid to a retailer by the bank due to insufficient or unavailable funds, the retailer may re-present the paper check as an electronic check transaction which will be debited against your checking account.

Electronic Check Conversion by Recipient of a Paper Check

In some cases, the party to whom you mail or otherwise send a paper check, or the party's agent such as a lockbox operator, may convert your paper check into an electronic check transaction that is debited against your checking account. Unlike the POP service described above, this service is not done in your presence and you are not provided with a voided check. Such conversions will be reflected on your account statement, and may cause your check to be debited against your account faster than would a paper check not so converted.

Consumer Liability for Unauthorized Transactions and Advisability of Prompt Reporting. Tell us at once if you believe your Card, or Username/User ID(s) or VRU Access Number(s) or PIN(s) or password(s) or other access device has been lost or stolen, or if you believe that any of them is in the possession of an unauthorized person or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) Business Days after you learn of the loss or theft, you can lose no more than \$50 if someone accessed your account without your permission. If you do not tell us within two (2) Business Days after you learn of the loss or theft and we can prove we could have stopped someone from using it without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions you did not make, including by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not get back any of the money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), 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 kept you from telling us, such as a long trip or hospital stay, we will extend the time periods.

Unauthorized Point-of-Sale Transactions Made Without a PIN, Using a Lost/Stolen BNY Mellon Check Card Only. If you have told us that your BNY Mellon Check Card has been lost or stolen, and you claim that one or more unauthorized point-of-sale transactions have been made using your BNY Mellon Check Card without a PIN, we will determine whether an error occurred and correct any such error promptly, usually within 5 Business Days but in any event within 10 Business Days (20 Business Days for point-of-sale transfers to or from an account within 30 days after the first deposit to the account was made) after we hear from you. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will re-credit your account promptly, usually within 5 Business Days but in any event within 10 Business Days (20 Business Days for point-of-sale transfers to or from an account within 30 days after the first deposit to the account was made) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not re-credit your account.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Your Liability. You accept all liability that can be legally imposed upon you for each use of the Card at ATMs and POS terminals and each use of the Telephone Banking, online banking services through BNY Mellon Wealth Online or Mobile BNY Mellon Wealth Online, or Online Banking with Quicken® services, whether or not authorized by you. You agree to notify us immediately if you believe the Card, your Mobile Device, or any of your Telephone Banking, BNY Mellon Wealth Online, Mobile BNY Mellon Wealth Online, Username/User IDs, VRU Access Numbers, passwords or PINs has been lost or stolen, or if you think that any of them has been or may be used by anyone without your authorization. You should call us IMMEDIATELY at the number listed in Section 10 of the Agreement. This disclosure contains more information about your liability for electronic banking transactions.

Confidentiality. We will disclose information to third parties about your account or the transactions you make:

- Where it is necessary for completing transactions.
- In order to verify the existence and condition of your account or our experience with your management of the account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission. Through your account agreements with us, you may have already given us your written permission to share information about your accounts with others.

Preauthorized Payments - Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular preauthorized payments out of your account, you can stop any of these payments. To stop a payment, contact us either by telephone or write to us as provided in Section 10 of this Agreement. Call us or write to us in time for us to receive your request three (3) Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of Varying Amounts. If these regular pre-authorized payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it 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 payment would fall outside certain limits that you set.

Our Liability for Failure to Stop Payment of Pre-Authorized Transactions. If you order us to stop one of these payments three (3) or more Business Days before the transaction is scheduled and we do not do so, we will be liable for your losses or damages. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

Our Liability for Failure to Complete Transactions. If we do not complete a transaction to or from your account in time in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough money available in your account to make the transaction.
- If the transaction would go over the credit limit on your overdraft line or line of credit account (if any).
- If circumstances beyond our control (such as fire, flood or a mechanical or electrical failure) prevent the transfer despite reasonable precautions that we have taken.
- If a machine or system was not working properly and you know about the breakdown when the transaction was started or before the transaction was scheduled to occur.
- If the automated teller machine where you are making the transaction does not have enough cash.
- If the money in your account is subject to a funds availability hold, legal process or other encumbrance restricting transfers.

There may be other exceptions not specifically mentioned above.

Right to Receive Documentation of Transactions. You can get a receipt at ATMs and point-of-sale machines for any withdrawals, deposits, transfers, payments, balance inquiries or point-of-sale purchases. However, you may have the option at an ATM to elect to not receive a receipt and a Merchant is not required to provide a receipt on any POS transaction equal to or less than \$15.00.

If you have arranged to have a direct deposit made to your account at least once every 60 days from the same person or company, you can call us to find out whether or not the deposit has been made. The number to call is printed on your periodic account statement.

If you have contracted for any of the services described earlier in the disclosure, you will get a monthly statement for each account if there is an electronic banking transaction to or from that account in that month. If there is no transaction, you will get a statement at least quarterly.

In Case of Errors or Questions About Your Electronic Transactions. If you think there is an error on your statement or receipt, or if you have a question about your electronic transactions, telephone or write to us at the telephone number or address of the Bank that is printed on your periodic account activity statement.

Call or write us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 Business Days.

We will determine whether an error occurred within 10 Business Days after we hear from you (20 Business Days for transfers to or from an account within 30 days after the first deposit to the account was made) and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions (90 days for point-of-sale transactions, transactions initiated outside the United States or transfers to or from an account within 30 days after the first deposit to the account was made). If we decide to do this, we will re-credit your account within 10 Business Days (20 Business Days for transfers to or from an account within 30 days after the first deposit to the account was made) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not re-credit your account.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. All addresses and telephone numbers referenced in this Agreement are in section 10.

X. IMPORTANT CONTACT INFORMATION

Telephone Banking – Lost or Stolen Cards; Account Numbers; PINs/Other Access Devices; or Unauthorized Transfers

BNY Mellon, N.A.
EFT Investigations Area
P.O. Box 3147
Pittsburgh, PA 15230-3147
1 800 830-0549

Online Bill Paying through BNY Mellon Wealth Online – Stop Payments (Written Requests)

BNY Mellon, N.A.
Online Bill Paying
P.O. Box 3147
Pittsburgh, PA 15230-3147

Online Banking with Quicken®/Online Bill Paying with Quicken®/Online Banking – Account Numbers; Mobile BNY Mellon Wealth Online; PINs/Other Access Devices; or Unauthorized Transfers

BNY Mellon Wealth Online Support
P.O. Box 535008
Pittsburgh, PA 15253-5008
1 800 880-5631

ATTACHMENT A DIGITAL WALLET AUTHORIZATION TERMS OF USE

Authorization and Acceptance.

You agree that the terms and conditions in Attachment A apply when you choose to add an eligible BNY Mellon Check Card to a third party mobile payment system (each a “Digital Wallet”) and use an eligible BNY Mellon Check Card with the Digital Wallet. This Attachment A is incorporated into, made a part of, and supplements the Agreement. Please read these terms of use carefully before adding your BNY Mellon Check Card to a Digital Wallet. By adding your BNY Mellon Check Card to a Digital Wallet you agree to be bound by the terms of this Attachment and agree to these Terms of Use. If you do not agree to this Attachment or these Terms of Use, you should not add your BNY Mellon Check Card to a Digital Wallet. The continued inclusion of your BNY Mellon Check Card in a Digital Wallet is conditioned on your compliance with this Attachment and agreement with these Terms of Use and failure to comply may result in termination of your eligibility to include and use the BNY Mellon Check Card in a Digital Wallet. We reserve the right, subject to applicable law, to change this Attachment, and these Terms of Use, in whole or in part, at any time.

Using a Digital Wallet. A Digital Wallet enables you to use your BNY Mellon Check Card and an eligible Mobile Device, as determined by the Digital Wallet provider, to make purchases of goods and services. When you enroll your BNY Mellon Check Card with the Digital Wallet, your BNY Mellon Check Card information is converted to a device-only account number and stored on your Mobile Device. The device-only account number may be used to pay for goods and services at participating merchants that accept the Digital Wallet. By enrolling your BNY Mellon Check Card with the Digital Wallet and following instructions provided by the provider of the Digital Wallet, you are authorizing payment from your BNY Mellon Check Card for the purchase of goods or services. The Digital Wallet may not be accepted at all places where your BNY Mellon Check Card is accepted. Any applicable interest, fees and other charges that apply to your BNY Mellon Check Card or the underlying account will also apply when you use your BNY Mellon Check Card within the Digital Wallet to make purchases.

Existing BNY Mellon Agreements. The terms and conditions of any agreement with BNY Mellon governing the issuance and use of your BNY Mellon Check Card and any underlying account, including this Agreement, are still valid and not affected by you adding the BNY Mellon Check Card to a Digital Wallet. For the avoidance of doubt, any transaction you make with a BNY Mellon Check Card through a Digital Wallet will be governed by the same terms and conditions as if you had used the BNY Mellon Check Card in person. **BNY Mellon is not responsible for the Digital Wallet.** BNY Mellon does not own or operate the Digital Wallet and is not responsible for any information or services provided by the owner or developer of the Digital Wallet, your wireless service provider, your Mobile Device company, or any other third parties associated with the Digital Wallet. We are not responsible for the performance or failure of the Digital Wallet or of any transaction made using the Digital Wallet. We are only responsible for providing information to the provider of the Digital Wallet, at your request, in order to allow you to add and use your BNY Mellon Check Card within the Digital Wallet.

Eligibility. BNY Mellon may choose, in its sole discretion, which BNY Mellon Check Cards are eligible to be added to a Digital Wallet. If eligible, the BNY Mellon Check Card and underlying account must be in good standing to be added to a Digital Wallet. BNY Mellon may, at any time and in its sole discretion, revoke the eligibility of any BNY Mellon Check Card from being included in a Digital Wallet. If required by law, we will provide you notice of same. You agree that BNY Mellon shall not be liable to you or any third party for any such termination or revocation of eligibility of any BNY Mellon Check Card to be added to and used in a Digital Wallet.

Security; Lost or Stolen Mobile Device. You are solely responsible for maintaining the security and confidentiality of the authentication methods (passwords, PINS, or other security mechanisms) used to access your Digital Wallet and Mobile Device. If you share these credentials with others they may be able to access your Digital Wallet and make purchases for which you will be responsible. If your eligible Mobile Device is lost or stolen, your Digital Wallet authentication method) is compromised, or if your BNY Mellon Check Card has been used without your permission, you must notify us immediately. If you fail to notify us immediately, you may be liable for part or all of the losses in connection with any unauthorized use of your BNY Mellon Check Card.

Indemnification. You agree to defend and hold BNY Mellon, and its affiliates, employees, directors, officers, agents and representatives (collectively “Indemnified Parties”), harmless from and against any and all losses, liabilities, damages, claims, allegations, civil actions, regulatory actions, and all related costs and expenses (including reasonable legal fees and disbursements and costs of investigation, litigation, settlement, judgment, and interest charges) that arise out of or are related to (i) your breach of this Agreement; (ii) a breach of any applicable law by you, a Digital Wallet provider, or any third party associated with a Digital Wallet provider; (iii) negligence or willful misconduct by you, a Digital Wallet provider, or any third party associated with a Digital Wallet provider; and/or (iv) a breach by you, a Digital Wallet provider, or any third party associated with a Digital Wallet provider of any terms of use or other agreement pertaining to use of a Digital Wallet.

Fees and Charges. BNY Mellon does not currently impose a fee and/or charge for adding and using your BNY Mellon Check Card within a Digital Wallet. However, the provider of the Digital Wallet and/or your wireless service provider may impose certain charges or other fees for use of the Digital Wallet and/or data usage. You are solely responsible for any such charges or fees.

Third Party Agreements. You understand that your use of a Digital Wallet will be subject to the terms, conditions, agreements and policies of the Digital Wallet Provider, your wireless service provider, your Mobile Device provider, and other third parties.

Electronic Communication. You consent to receive electronic communications, disclosures, and notices from us in connection with your BNY Mellon Check Card and its use within a Digital Wallet. You agree that we may contact you by email or postal mail at any address you provided to us in connection with your BNY Mellon Check Card or underlying account. You agree to update your contact information when it changes.

Privacy. To the extent that you submit any personally identifiable information to any other third party in connection with your use of a Card or an electronic banking service, such third party's collection, use and disclosure of such information will be governed by its own privacy policy and not our privacy policy, and we are not responsible for the information practices of any third parties. By utilizing any electronic banking services that may include the submission of information to third parties, you authorize us to share your information with the provider of such services, including payment networks and any other third parties in order to process your transactions and provide the services you request. Please refer to the document titled "What Does BNY Mellon Wealth Management Do with Your Personal Information" for more information about how your personal information is used.

Risk of Loss. In the event of a system failure or interruption of the Digital Wallet, your wireless provider or other third party service, your data may be lost or destroyed. You assume the responsibility to verify the accuracy and completeness of any transaction affected by the system failure or interruptions through means other than the Digital Wallet. We will not be liable for failure to provide access to or for interruptions in access to the Digital Wallet due to a system failure or due to other acts or circumstances beyond our control and you hereby expressly assume such risks. BNY Mellon is not responsible for any delay, error, problem, damages or other loss you may suffer due to malfunction or misapplication of your Mobile Device, your wireless service provider or other third party services that result in lack of access to the Digital Wallet and you hereby expressly assume such risk.

Limitation of BNY Mellon's Liability and No Warranties. IN NO EVENT SHALL BNY MELLON BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, LOSS OR INTERRUPTION OF BUSINESS, LOSS OF USE, LOSS OF DATA, LOSS OF OTHER INTANGIBLES, LOSS OF SECURITY OF INFORMATION YOU PROVIDED ARISING FROM OR RELATED TO YOUR USE OF A DIGITAL WALLET; THE EQUIPMENT AND/OR THE INSTALLATION OR MAINTENANCE THEREOF TO ACCESS THE DIGITAL WALLET; FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES; INCOMPATIBILITY OF HARDWARE OR SOFTWARE, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS; PROBLEMS WITH INTERNET SERVICE PROVIDERS AND WIRELESS CARRIERS; PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES PROBLEMS WITH DATA TRANSMISSION FACILITIES; OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL. BNY MELLON IS NOT LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM YOUR FAILURE TO COMPLY WITH ANY OF THE TERMS AND OBLIGATIONS HEREIN. YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE DIGITAL WALLET IS AT YOUR SOLE RISK AND THAT THE DIGITAL WALLET AND ALL INFORMATION, SERVICES, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD-PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE PROVIDER OF THE DIGITAL WALLET'S WEBSITE IS PROVIDED ON AN "AS IS" BASIS AND IS SUBJECT TO CHANGE AT ANY TIME. YOU ACKNOWLEDGE THAT WE MAKE NO WARRANTY THAT THE DIGITAL WALLET WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY LAW, WE, INCLUDING OUR AFFILIATES AND AGENTS, DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO THE DIGITAL WALLET AND ALL INFORMATION, SERVICES AND OTHER CONTENT (INCLUDING THIRD-PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE PROVIDER OF THE DIGITAL WALLET'S WEBSITE. APPLICABLE LAW MAY NOT ALLOW FOR EXCLUSIONS OR LIMITATIONS OF CERTAIN DAMAGES OR CERTAIN IMPLIED WARRANTIES; SOLELY TO THE EXTENT THAT SUCH LAW APPLIES TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

General. If any provision of this Agreement or Attachment is deemed to be unenforceable for any reason, then that provision shall be deemed severable from the other terms of this Agreement and Attachment and shall not affect the validity and enforceability of any remaining terms. You may not assign, transfer or sublicense any of your rights or obligations under this Agreement or Attachment. No waiver by either party of any breach or default hereunder will be deemed to be a waiver of any preceding or subsequent breach or default. Without limitation, you agree that a printed version of this Agreement and Attachment and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement and Attachment to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. This Agreement and Attachment is entered into by and between, and may be enforced only by, you

and BNY Mellon, and this Agreement and Attachment shall not be deemed to create any rights in third parties other than the parties' permitted successors and assigns and any Indemnified Parties.

ATTACHMENT B

Online Banking and Online Bill-Paying with Quicken® Agreement

You agree that the terms and conditions in Attachment B govern your use of Online Banking with Quicken® and Online Bill Paying with Quicken®. This Attachment B is incorporated into, made a part of and supplements the Agreement. You continue to agree to be bound by the Agreement. Further you agree to the terms of (a) all related banking agreements, and (b) all related disclosures, including but not limited to the "What Does BNY Mellon Wealth Management Do with Your Personal Information" and the Online Privacy. You may access your Accounts through Online Banking with Quicken®.

Computer Requirements and Software (Online Banking with Quicken® only). You are responsible for the installation, maintenance and operation of your PC and software. We are not responsible for any errors or failures from any malfunction of your PC or software and we are not responsible for any computer virus or related problems that may be associated with your use of Online Banking with Quicken® or Online Bill Paying with Quicken® or the software. WE DISCLAIM ALL WARRANTIES REGARDING YOUR COMPUTER AND SOFTWARE, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. Online Banking with Quicken® and Online Bill Paying with Quicken® only include certain functions. Your software may include other functions and we are not responsible for them. Intuit Inc., the maker of Quicken® software will from time to time retire, discontinue support for, otherwise "sunset" older versions of the Quicken® software which result in your losing your ability to retrieve your bank account information using that software version. We are not responsible for the decisions made by Intuit Inc. regarding such actions and we therefore reserve the right to discontinue supporting software types or versions at any time.

Online Banking with Quicken® Transactions. Through Online Banking with Quicken®, you may use your Quicken® User ID and corresponding password to transfer funds between your Accounts, in the amounts and on the Business Days you request. Transfers to and from retirement accounts are not permitted. Transfer requests made by 5:00 p.m. on a Business Day will be posted on that same Business Day. Transfer requests made after 5:00 p.m. on a Business Day or on a day that is not a Business Day will be posted on the next Business Day. No single transfer can exceed \$99,999.99 on a Business Day.

Online Bill Paying with Quicken® Transactions. Through Online Bill Paying with Quicken®, you may use your Quicken® User ID and corresponding password to make payments from your Accounts to any person or business in the United States, schedule future payments, establish recurring payments and review, change and cancel payments. As an exception, tax and court-ordered payments are not permitted. You must use your PC and software to authorize a payment through Online Bill Paying with Quicken®. If you have more than one checking account linked to Online Banking with Quicken®, your software will prompt you to designate the Account from which we are to make the payment. After we receive your payment instruction, the payment will be made either by transferring funds electronically to an electronic payee or by preparing a check from your Account and mailing the check to the payee. Instructions to make a payment to any type of payee should be received by us at least five Business Days before the Business Day on which the payment is due to the payee.

In order for a payment instruction to be considered received by us on a specified date, it must be received before 11:59 p.m. on a Business Day. Payment instructions received after 11:59 p.m. on a Business Day or on a day that is not a Business Day will be considered received on the next Business Day. You authorize us to debit the Account on the date the payment is sent to an electronic payee. You authorize the payment of checks issued to check payees and drawn on an Account on the Business Day they are presented to us for payment, or at an earlier time if we receive notification that such items have been deposited at another financial institution. We may pay such items in any order that we decide. You may only transmit payments to payees with United States addresses, U. S. Foreign Territories, or overseas U. S. Military Establishments.

You may use Online Bill Paying with Quicken® to authorize Automatic Recurring and non-recurring payments with fixed or variable payment amounts. An Automatic Recurring Payment will be sent on the preceding Business Day if the regular payment date falls on a day other than a Business Day. You may use Online Bill Paying with Quicken® to cancel payments if the payment has not already been processed. To cancel a payment, your request must be transmitted to us through Online Bill Payment with Quicken® at least five Business Days before the Business Day on which the payment is due to the payee.

ATTACHMENT C

Mobile BNY Mellon Wealth Management Online Banking Solutions

You agree that the terms and conditions in Attachment C govern your use of the Mobile BNY Mellon Wealth Online services. This Attachment C is incorporated into, made a part of and supplements the Agreement. You continue to agree to be bound by the Agreement. Further you agree to the terms of (a) all related banking agreements, and (b) all related disclosures, including but not limited to the “What Does BNY Mellon Wealth Management Do with Your Personal Information” and the Online Privacy. This service is provided to you by the Bank and powered by a Third Party (the “Licensor”) mobile technology solution. Section A of this Attachment C is an agreement between you and the Licensor. The Bank offers a number of ways for you to access your Account information and key transactions using a supported Mobile Device.

Mobile BNY Mellon Wealth Online can be accessed in three different ways:

1. **Mobile Downloadable Application:** This is an application that you must download onto your supported Mobile Device from (i) a link on the Mobile Optimized Website, or (ii) from the applicable application store (“Mobile Application”). The Mobile Application is provided by a third party service provider and once downloaded onto your supported Mobile Device and running will allow you to directly access your Accounts through your supported Mobile Device. The Mobile Application, currently, will permit you to view account balances, pay bills to pre-established payees/merchants and make certain internal transfers.

2. **Mobile Optimized Website:** Allows you to access your Accounts using your supported Mobile Device, mobile web browser and Internet connection. The Mobile Optimized Website will permit you to view account balances, pay bills to pre-established payees/merchants and make certain internal transfers.

3. **Mobile SMS Text Message Banking:** Allows you to access basic banking account information and transactions by sending short message service (SMS) text messages from your supported Mobile Device to the Bank at 79680. You will receive a return SMS text message from the Bank with further directions or information. For a more detailed description of the services offered through Mobile SMS Text Message Banking and the commands, please see the Frequently Asked Questions section within the Private Banking section of BNY Mellon Wealth Online.

Account Alerts. Allows you to request that you be alerted when certain occurrences happen on your consumer accounts (e.g. your account is overdrawn). You can select which alerts you wish to receive through BNY Mellon Wealth Online only. You have the option to have these alerts sent to you by e-mail or SMS text messaging. If you chose to receive these alerts by SMS text messaging and elect a number of alert options, you may receive up to 90 SMS text messages a day. One text message permitted per query. You can stop the receipt of alerts by SMS text messaging by sending **STOP** to 322654 or through BNY Mellon Wealth Online.

Requirements for Use. To access any of the Mobile BNY Mellon Wealth Online services (including Remote Check Deposit Service) you must first have access to BNY Mellon Wealth Online. The Username and Password used for BNY Mellon Wealth Online will be the same Username and Password you use to access Mobile BNY Mellon Wealth Online (please note that once your Mobile Device is registered you will not need to log in each time to affect SMS text message banking transactions, but you will need to log in each time for each of the other Mobile BNY Mellon Wealth Online services). To use the Mobile SMS Text Message Banking Solution, you must register your Mobile Device using the Mobile Banking Center within the Banking Tab of BNY Mellon Wealth Online from your personal computer and not from your Mobile Device prior to obtaining access to Mobile BNY Mellon Wealth Online. To utilize the Mobile Application and Mobile Optimized Website, you must register your device via instructions provided through the Mobile Application or Mobile Optimized Website. Mobile BNY Mellon Wealth Management Online services are limited to those banking accounts that are accessible by you using BNY Mellon Wealth Online.

To use the Mobile SMS Text Message Banking Solution or to receive SMS text message alerts you must have a supported Mobile Device and network connectivity. To utilize the Mobile Application and Mobile Optimized Website you must additionally have access to a supported wireless communication provider via your Mobile Device. It is your sole responsibility to select which Mobile Device you purchase or lease and which wireless communication provider supports your Mobile Device and any and all issues concerning the operation, performance and costs associated with your Mobile Device and the network that it operates on are between you and your wireless communication provider.

Terms and Conditions

1. Message and Data Rates May Apply
2. You represent that you are the owner, or authorized user of the wireless device you use to subscribe to Mobile SMS Text Message Banking or SMS text messaging alerts, and that you are authorized to approve the applicable charges.

3. Data obtained from you in connection with Mobile SMS Text Message Banking or SMS text messaging alerts may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.

4. The Mobile SMS Text Message Banking and SMS text messaging alerts -- as well as the content and materials received through the service -- are proprietary to us and our licensors, and are for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality.

5. The Mobile SMS Text Messaging Banking and SMS text messaging alerts are available only in the United States.

6. You are solely responsible for the content transmitted through text messages you send to the Bank. You must provide source indication in any messages you send (e.g., mobile telephone number, "From" field in text message, etc.). Text messages sent by you may not be immediately received by the Bank. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your Mobile Device. The wireless carriers are not liable for delayed or undelivered SMS messages. The Bank will not reply or take any other action in connection with a text message sent by you until the Bank actually receives the message and has a reasonable opportunity to reply or take other action. The Bank will consider text messages sent by you to be the equivalent of oral or telephone messages (and not written notices) for purposes of any provision in your Account agreements requiring or permitting certain notices to be given or confirmed to the Bank by you in writing.

7. Text the word **HELP** to 322654 to get additional information about SMS text messaging alerts. We do not charge for help or info messages; however, your normal carrier rates apply.

Remote Check Deposit Service

To use Remote Check Deposit Service you must download the Mobile Application for an Apple® iPhone®. (Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.) or the Mobile Application for Android™ (Android is a trademark of Google Inc.).

Remote Check Deposit Service enables you to submit, for deposit to your account(s), electronic check images and associated documentation and information in lieu of depositing the original check from which such images are obtained. You agree you will not use Remote Check Deposit Service for any check without valid MICR data printed on the original check with magnetic ink character recognition.

You shall submit electronic check images and data to us in such format, and with such associated check information, as we may require from time to time. You must endorse the back of each check in the appropriate space before you submit the check for deposit via the Remote Check Deposit Service. You are solely responsible for selecting the appropriate account to receive credit, entering all amounts and any other required information correctly, checking such amounts and other information for accuracy, and inspecting all images and data prior to transmitting to the Bank to ensure electronic image and data quality. Electronic check images and data will be deemed to have been accepted by the Bank on the date that our systems receive the electronic check images and data and you have been sent an email approving the deposit. The Bank reserves the right to reject any electronic check image for any reason, before and/or after approval.

Electronic check images for deposit received by the Bank by 4:00 p.m. on a Business Day shall be processed if approved as of the same Business Day. Electronic check images for deposit received by the Bank on other than a Business Day or after 4:00 p.m. on a Business Day shall be processed, if approved on the next Business Day. For purposes of the Bank's Funds Availability Policy (as in effect from time to time), the day of deposit for an approved electronic check image is the Business Day as of which we process the approved electronic check image.

You may deposit an unlimited number of checks each Business Day until the total dollar amount of checks deposited exceeds \$100,000 on a Business Day and/or the total dollar amount of checks deposited in any five consecutive Business Days exceeds \$250,000. By using Remote Deposit Capture, you represent and warrant the following:

- The image and data contain an accurate representation of all information on the front and back of the original check at the time such check was transformed into an electronic check image and all endorsements that were collected on the original check up until the time the original check was converted into an electronic check image;
- Once you have transmitted an electronic check image for deposit to the Bank, neither the original paper check nor any physical copy of the original check will be presented for payment against the maker of the check and no person or institution shall be asked to make payment on such check; and
- Additionally, you make any and all additional warranties that the Bank must make under applicable law and regulation in order to process the electronic check image for collection.
- You will retain the original check until the payment of the check is final.

MOBILE CARD CONTROLS AND ALERTS TERMS OF USE

You agree these Mobile Card Controls Terms of Use apply when you choose to activate and use the Controls and/or Alerts (as each are defined below) in connection with an eligible BNY Mellon Check Card. If you do not agree to this Agreement, you should not enable or use Controls and/or Alerts.

Terms for BNY Mellon Mobile Card Controls and Alerts. “Mobile Card Controls and Alerts” is a service that allows you to control the use of your BNY Mellon Check Card from your Mobile Device. You can activate or deactivate your BNY Mellon Check Card, or restrict usage to specific merchant types, transaction types, geographic regions and dollar amount thresholds (this functionality is collectively referred to as “Controls”). You can also sign up to receive text message notifications whenever certain activity occurs on your BNY Mellon Check Card, including charges by certain merchant types, transaction types, international purchases and/or charges over a threshold amount (this functionality is collectively referred to as “Alerts”). You may also un-enroll and/or remove a BNY Mellon Check Card from Mobile Card Controls and Alerts.

Terms Specific to Mobile Card Controls and Alerts. You understand and agree that: 1) Alerts may not be sent on a “real time” basis, but may rather be sent at the next scheduled delivery time after the specified transaction event occurs; 2) We reserve the right to change the frequency or timing of Alerts, at any time and from time to time; 3) Alerts are not intended to replace your account statements or any other communications we may provide to you regarding your account; 4) You will safeguard your device and not hold us responsible if a third party views or hears any Alert we initiate; 5) Alerts are provided as a convenience for you and we have no obligation to initiate any particular Alert, even if you have expressly requested one; 6) We have no responsibility to you for not sending an Alert you have requested or for sending an Alert you requested in an untimely manner; 7) Your mobile carrier's message and/or data rates may apply to our Alerts; 8) You will not receive our Alerts if your device/telephone is turned off, the mobile application is deleted from your device, or your device is otherwise incapable of receiving Alerts; and 9) We are not responsible for any failures on the part of your telecommunications or internet provider to properly enable your receipt of Alerts. Alerts may be sent at any time. Account information sent to you through Alerts may not reflect transactions that we have not fully processed or posted. Alerts may be delayed due to systems or service outages, technology failures or system capacity limitations.

You understand and agree that: 1); Controls do not eliminate your responsibility for any transaction that you, or someone that you have provided your BNY Mellon Check Card information to, authorize; 2) Controls are not intended to replace your account statements or any other communications we may provide to you regarding your account; and 3) Pre-authorized recurring transactions: If the BNY Mellon Check Card is turned off all recurring transactions will be approved and processed unless the auto pay control is also disabled. These controls function independently.

Additional Terms. In connection with Mobile Card Controls and Alerts, please note the following: 1) We make no promise to you that enrollment in Mobile Card Controls and/or Alerts will reduce the chance of fraud or misuse of your account; 2) Mobile Card Controls and Alerts are subject to any limits that we may periodically set, including limits on the number of Alerts we may send, types of Controls you may enable, or limits upon cardholders who may enroll as well as limits on Mobile Card Controls and Alerts functionality; 3) BNY Mellon does not control merchant type or transaction type categories, which are defined by the payment processing network; and 4) BNY Mellon shall not be liable to you or any third party for any termination or revocation of eligibility of any Card to Mobile Card Controls and Alerts. Our Controls and Alerts are largely based on transaction information passed to us by payment networks and merchants and we generally do not verify the accuracy of this information. If such information is inaccurate, not consistent with any aspect of the transaction or not received by us in a timely manner, it may cause us to improperly send or not send an Alert or apply or not apply a Control. We have no responsibility to you when we send or do not send an Alert or apply or do

not apply a Control based on our reliance on transaction information provided to us (or provided to us late) by a merchant or card network.

Limitation of BNY Mellon’s Liability and No Warranties. IN NO EVENT SHALL BNY MELLON BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, LOSS OR INTERRUPTION OF BUSINESS, LOSS OF USE, LOSS OF DATA, LOSS OF OTHER INTANGIBLES, LOSS OF SECURITY OF INFORMATION YOU PROVIDED ARISING FROM OR RELATED TO YOUR USE OF MOBILE CARD CONTROLS AND ALERTS; THE EQUIPMENT AND/OR THE INSTALLATION OR MAINTENANCE THEREOF TO ACCESS MOBILE CARD CONTROLS AND ALERTS; FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES; INCOMPATIBILITY OF HARDWARE OR SOFTWARE, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS; PROBLEMS WITH INTERNET SERVICE PROVIDERS AND WIRELESS CARRIERS; PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES PROBLEMS WITH DATA TRANSMISSION FACILITIES; OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL. BNY MELLON IS NOT LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM YOUR FAILURE TO COMPLY WITH ANY OF THE TERMS AND OBLIGATIONS HEREIN. YOU UNDERSTAND AND AGREE THAT YOUR USE OF MOBILE CARD CONTROLS AND/OR ALERTS ARE AT YOUR SOLE RISK AND THAT MOBILE CARD CONTROLS AND ALERTS ARE PROVIDED ON AN “AS IS” BASIS AND IS SUBJECT TO CHANGE AT ANY TIME. YOU ACKNOWLEDGE THAT WE MAKE NO WARRANTY THAT MOBILE CARD CONTROLS AND/OR ALERTS WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY LAW, WE, INCLUDING OUR AFFILIATES AND AGENTS, DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO MOBILE CARD CONTROLS AND/OR ALERTS. APPLICABLE LAW MAY NOT ALLOW FOR EXCLUSIONS OR LIMITATIONS OF CERTAIN DAMAGES OR CERTAIN IMPLIED WARRANTIES; SOLELY TO THE EXTENT THAT SUCH LAW APPLIES TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

Digital Receipts Service Terms of Use

You agree these Digital Receipts Terms of Use apply when you chose to use the Digital Receipts Service. If you do not agree to these Terms of Use you should not use the Digital Receipts Service. We reserve the right, subject to applicable law, to change these Terms of Use, in whole or in part, at any time. The terms and conditions of any agreement with BNY Mellon governing your use of the BNY Mellon Private Banking Mobile App and any underlying account(s), are still valid and not affected by your use of the Digital Receipts Service.

Digital Receipts Service. BNY Mellon’s Digital Receipts service (the “Digital Receipts Service”) allows you to view, store and organize receipts you receive from merchants when you purchase goods or services. There are two ways to add receipts to the Digital Receipts Service: (i) manually by taking a photo of the unaltered, original paper receipt on your Mobile Device via the Digital Receipt Service; or (ii) you can choose to create a unique email address for the Digital Receipts Service and request merchants that offer electronic receipts to send your receipt to that email address. Receipts uploaded manually will be viewable as static photos and, for receipts from some merchants, in an enhanced interactive format. Electronic receipts will be viewable in the original format and, for receipts from some merchants, in an enhanced interactive format. Receipts added to the Digital Receipts Service are available to view in the Digital Receipts Service for three years, and available in archived format for four additional years.

Access to Camera. The Digital Receipts Service allows you to view, store and organize receipts you receive from merchants when you purchase goods or services. If you use it, the Digital Receipts Service will access the camera functionality on your Mobile Device for this purpose. You therefore understand, agree and consent to the Digital Receipts Service accessing the camera functionality on your Mobile Device for this purpose.

Keep original receipts. You must ensure that you keep all original receipts, whether you received it from the merchant in paper or electronic format. BNY Mellon is not responsible should a merchant not accept as proof of purchase any receipt stored in the Digital Receipts Service. In addition to keeping original receipts, you should regularly export your receipts by clicking the “Export” option in the Digital Receipts Service. You can then save such receipts at whatever destination you choose. Be sure to export your receipts prior to deleting the BNY Mellon Private Banking Mobile App from your Mobile Device to ensure you keep adequate copies and records. BNY Mellon is not responsible for any delay, error, problem, damages or other loss you may suffer due to malfunction or misapplication of your Mobile Device or the BNY Mellon Private Banking Mobile App that results in loss or lack of access to your receipts and you hereby expressly assume such risk.

Consent to collection, use and disclosure of information. If you choose to use the Digital Receipts Service you consent to the collection, use and disclosure of your personal information by BNY Mellon, including information contained in the receipts, for the purposes of providing you with the Digital Receipts Service. We use a third-party service provider in relation to the Digital Receipts

Service and such third-party service provider will also have access to the data in order to perform services on our behalf. Receipts that contain personal identifiers or other sensitive information (such as such as passport, driver's license or SSN numbers, date of birth, health or financial information) must NOT be uploaded to the Digital Receipts Service. For information regarding BNY Mellon's use of personally identifiable information collected in connection with the Digital Receipts Services, please refer to the document titled "What Does BNY Mellon Wealth Management Do with Your Personal Information."

Limitation of BNY Mellon's Liability and No Warranties. IN NO EVENT SHALL BNY MELLON BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, LOSS OR INTERRUPTION OF BUSINESS, LOSS OF USE, LOSS OF DATA, LOSS OF OTHER INTANGIBLES, LOSS OF SECURITY OF INFORMATION YOU PROVIDED ARISING FROM OR RELATED TO YOUR USE OF THE DIGITAL RECEIPTS SERVICE; THE EQUIPMENT AND/OR THE INSTALLATION OR MAINTENANCE THEREOF TO ACCESS THE DIGITAL RECEIPTS SERVICE; FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES; INCOMPATIBILITY OF HARDWARE OR SOFTWARE, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS; PROBLEMS WITH INTERNET SERVICE PROVIDERS AND WIRELESS CARRIERS; PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES; PROBLEMS WITH DATA TRANSMISSION FACILITIES; OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL. BNY MELLON IS NOT LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM YOUR FAILURE TO COMPLY WITH ANY OF THE TERMS AND OBLIGATIONS HEREIN. YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE DIGITAL RECEIPTS SERVICE IS AT YOUR SOLE RISK AND THAT THE DIGITAL RECEIPTS SERVICE IS PROVIDED ON AN "AS IS" BASIS AND IS SUBJECT TO CHANGE AT ANY TIME. YOU ACKNOWLEDGE THAT WE MAKE NO WARRANTY THAT THE DIGITAL RECEIPTS SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY LAW, WE, INCLUDING OUR AFFILIATES AND AGENTS, DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO THE DIGITAL RECEIPTS. APPLICABLE LAW MAY NOT ALLOW FOR EXCLUSIONS OR LIMITATIONS OF CERTAIN DAMAGES OR CERTAIN IMPLIED WARRANTIES; SOLELY TO THE EXTENT THAT SUCH LAW APPLIES TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

SECTION A – AGREEMENT TERMS FOR THE MOBILE APPLICATION

(IN THIS SECTION A, THE WORD "MOBILE APPLICATION AGREEMENT" REFERS ONLY TO THIS SECTION A – AGREEMENT TERMS FOR THE MOBILE APPLICATION.)

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Assets invested in the brokerage account, including mutual funds: Not FDIC insured. Not Bank Guaranteed. May Lose Value.

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You agree that you are responsible for the confidentiality and use of your Login ID and password. You agree to be responsible for all orders entered through the Online Service via the use of your User ID and password. You agree to promptly notify BNYMSC if you: (i) become aware of the theft or unauthorized use of your Login ID and password; (ii) fail to receive confirmation of an order placed through the Online Services; or (iii) receive confirmation of an order that you did not place or other inaccurate report of activities in your account(s).

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Your access to the Online Services, or any portion thereof, may be restricted or unavailable during periods of peak demand, extreme market volatility, systems upgrades or other reasons. In the event that your access to the Online Services, or any portion thereof, is restricted or unavailable, you agree to use other means to place your orders or access information, such as calling a BNYMSC representative. By placing a trade through the Online Services, you acknowledge that your order may not be reviewed by a registered representative prior to execution. You agree that BNYMSC is not liable to you for any losses, lost opportunities or increased commissions that may result from your inability to use the Online Services to place orders or access information.

Fast and Volatile Markets

During periods of heavy trading and/or wide price fluctuations, in addition to possible delays in placing your orders or accessing information through the Online Services, you acknowledge that there may be a significant difference in the quote you receive prior to or at the time you place the order and the execution price you receive.

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