

FLEETWOOD BANK EXTERNAL FUNDS TRANSFER AGREEMENT

You have requested to enroll in the External Funds Transfer Service (“Service”). This Service allows you to transfer funds between your deposit accounts at Fleetwood Bank and certain deposit accounts at other financial institutions within the United States. International ACH will not be permitted. An inbound transfer moves funds into an account at Fleetwood Bank. An outbound transfer moves funds from an account at Fleetwood Bank to an account outside of Fleetwood Bank. You will need to enroll each of your non-Fleetwood Bank accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with Fleetwood Bank procedures. The verification process must be completed by you prior to using the Service. We will have seven (7) days after enrolling an account to complete the verification process. You will be required to provide us with a Bank Statement, Deposit Slip or Voided Check to verify the validity of your non-Fleetwood Bank account. Failure to do so will result in this service being denied.

Funds requested to be transferred will be debited from/credited to your Fleetwood Bank account the business day following the day you initiate the transfer, provided you have met the cutoff time for submitting the external transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 11:00a.m. EST. Funds requested to be transferred will be debited from/credited to the non-Fleetwood Bank account according to the receiving Financial Institution’s availability and transaction processing schedule. Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 11:00 a.m. EST the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. There currently are no fees for Inbound or Outbound transfers to Fleetwood Bank. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and Fleetwood Bank: Inbound transfers per day not to exceed a total of \$3,000.00. Outbound transfers per day not to exceed a total of \$3,000.00. The above limits apply to the total of all External transfers for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time. We reserve the right to decline any transfer. Transfers may be returned for various reasons, including, but not limited to, the Recipient account number is not valid. We will use reasonable efforts to research and correct the transfer to the intended account or void the transfer and credit your transaction. A \$1.00 per NOC or return item fee will apply for incorrect account information. We reserve the right to revise or terminate this Agreement and your use of the service, in whole or in part, at any time. You understand that we must rely on the information provided by you and you authorize us to act on any instruction which has been or reasonably appears to have been sent by you, to submit transfer instructions on your behalf. You understand that if you provide us with incorrect information or if there is any error in your instruction, you accept full responsibility for losses resulting from any of your errors, duplication, ambiguities or fraud in the information that you provide. If any information you provide is untrue, inaccurate, not current or incomplete, without limiting other remedies, Fleetwood Bank reserves the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information. Although the External Transfer service is available via Fleetwood Bank Online Banking 24 hours a day, the bank shall incur no liability if we are unable to complete any transfer initiated by you because of the existence of any one or more of the following circumstances: 1. If, through no fault of Fleetwood Bank, your account does not contain sufficient funds to complete the transaction or 2. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction. Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the Fleetwood Bank’s Online Banking Service Agreement accepted by you when opening your Fleetwood Bank Online service or any amendments thereto. This service is also governed by the rules stated in our Electronic Funds Transfer disclosure you received at account opening and that appears on the back of your Fleetwood Bank account statement. For questions, or if you need assistance with the enrollment process, please contact Fleetwood Bank at 610-944-7666 or email us at depositadministration@fleetwoodbank.com. You may also send us a secure message through your Fleetwood Bank Online Banking service.