

May 1, 2026

Important Changes to our Online Services Agreement – Effective June 6, 2026

State Employees' Credit Union is changing the Online Services Agreement and replacing it with a new one that includes updated information, including about the way some of our online services work. The effective date of these changes is June 6, 2026.

We have summarized below certain changes in the new Online Services Agreement. Please review the full Online Services Agreement carefully for more details, especially if you are currently using any of our online services to make transactions.

The Changes

- We **reorganized the Online Services Agreement so that the terms applicable to our specific online services are found in the appendices**. For example, the terms applicable to our BillPay service may be found in Appendix A. Please note that, as described in the new Online Services Agreement, certain terms applicable to your use of the online services may be found in your other agreements with SECU, such as the Account Rules and Regulations, or your loan agreements with us.
- We included **new terms pertaining to linking or connecting your SECU accounts using third-party applications or services**. For example, Section VI.I includes terms about your responsibilities when using such services, and Appendix K details the terms applicable to your use of third-party digital money management tools and services that we may provide.
- We included **new terms relating to your download of the SECU mobile application from the Apple App Store**. See Section IX.
- We **incorporated terms applicable to our new and improved BillPay service**. If you are currently enrolled in BillPay, you will receive additional notice from us about the changes and actions you should take related to any ongoing payments. Under the new terms, certain currently scheduled payments will be canceled and you will have to reschedule them to continue payments. Additionally, your account will be debited earlier for scheduled payments than it is today; for example, electronic payments will be withdrawn one business day before the scheduled payment delivery date and check payments will be withdrawn five business days before that date. Please review Appendix A carefully for all of the new terms applicable to our BillPay services.
- We **updated the terms applicable to our funds transfers and payments service**. You can now make more transfers through online services, including transfers to other SECU member accounts. Please review Appendix C carefully for all of the new terms applicable to funds transfers and payments.
- We made other changes throughout the Online Services Agreement intended **to enhance clarity and consistency and to streamline duplicative terms**. For example, where we apply the same billing error rights, funds availability, or other electronic transaction rules

already described in our Account Rules and Regulations, we may now refer directly to the Account Rules and Regulations, rather than restate the rules in the Online Services Agreement. We also updated defined terms, simplified certain language, and in some provisions revised the way we describe your and our rights and responsibilities.

We're here to help with the changes to our Online Services Agreement. If you have any questions or need assistance, please call Member Services Support at 1-888-732-8562 or visit your local branch. Thank you for being a member-owner of SECU!