

**Granting Access to Other Persons (Users).** As the authenticated primary business user of SAFE Business Banking, you have the ability to entitle another person or persons (sub-users) to access your Online Business Banking site and grant certain authorities with respect to your business accounts. "Sub-User" means: (i) any Authorized Representative of the Member and (ii) any other director, officer, member, partner, employee, representative, affiliate, third-party vendor or any other person acting on behalf of the Member with the actual, implied or apparent authority of the Member for a particular Service in accordance with the relevant Addendum or other document(s) establishing the Sub-Users' responsibilities, including, but not limited to, all Sub-Users identified as such by the Member's Authorized Representative(s).

**Entitlements include:**

- View account balances
- View account history and transaction details
- Make transfers between designated accounts
- View online statements
- View, edit, and/or initiate payments through Bill Pay service
- Add and/or edit Bill Pay Payees
- Order checks
- Check Positive Pay
  - Manage check register and exceptions
- Deposit checks using Business Remote Deposit Capture service
- Loans:
  - View account balance and transaction details
  - Make loan payments
  - Request loan advances
- ACH Services: Optional dollar amount threshold limits available for all ACH services listed below:
  - Create and approve ACH templates
  - Initiate ACH payments
  - Approve ACH payments
  - View ACH details
  - ACH Positive Pay
    - Manage ACH items and exceptions
- Wire Services: Optional dollar amount threshold limits available for all wire services listed below:
  - Create and approve wire templates
  - Initiate wire payments
  - Approve wire payments
  - View wire details

Entitlements may be granted individually or in combination. Other entitlement features may become available in the future.

By granting entitlements to sub-users, I agree to the following terms:

1. I understand that I, and any other business owners, have sole authority and control over entitling, managing, and revoking access for sub-users and all their respective authorities.
2. I authorize SAFE and any third-party service providers to act on transaction instructions initiated under the credentials of an authenticated sub-user, just as if it was initiated under my credentials.
3. When granting entitlements, I assume total liability for any and all activities of my sub-users.
4. I agree to hold SAFE Credit Union (SAFE) and any third-party service providers harmless from any liability arising from my use of these entitlements, including any claim I make against my sub-users for their handling of my accounts or breach of my agreement with said sub-users pursuant to entitlements.

5. I agree to indemnify SAFE, its officers, directors, employees, agents, successors, assigns, volunteers, and representatives against any and all claims arising due to:
  - a. My entitlement of another person or persons with access to my Online Business Banking site, accounts and/or other authorities with respect to my accounts; and/or
  - b. Acts or actions taken by the sub-users I entitled.
6. I understand, notwithstanding any terms, SAFE and any third-party service providers are not responsible for any errors or unauthorized transactions on my accounts initiated by a sub-user, and SAFE expressly disclaims all liability, claims, and damages in connection with such activities.
7. I understand if I do not agree with these terms and other terms SAFE presents to me from time to time, I may not use these services.
8. I understand that SAFE reserves the right to change, amend, and cancel the terms of this agreement at any time, with or without notice.