



Christian Investors Financial Corporate Online Services Agreement

Christian Investors Financial (“CIF”) offers the use of a secure website (<https://online.christianinvestors.org>) as a free service to its customers. This website is referred to as Online Services in this Agreement and gives you the option of viewing your Investment Certificate balance(s) and transactions, and, if you choose, the ability to make transfers between two or more Demand Certificates at CIF or between your Demand Certificate(s) and external financial institution accounts. This Corporate Online Services Agreement (“Agreement”) applies to your Organization and its authorized Online Services users if your organization chooses to enroll in Online Services.

CIF may modify this Agreement at any time by notifying you via first class mail or via the Online Services website of the changes at least 30 days before they become effective. You agree to be bound by those changes if you continue to use the Online Services once those changes become effective. CIF maintains its Online Services website site for your convenience and non-commercial use. The following terms and conditions govern the manner in which CIF will provide Online Services to you regarding your Investment Certificate(s) or loan(s):

1) OUR CUSTOMER SERVICE INFORMATION - Our Customer Service is generally available at 800.995.8574 during the following hours: Monday through Friday 8:00 a.m. to 4:30 p.m. central time. After hours, Saturday, Sunday, and holiday calls are answered by a voicemail system that will be checked only during normal business hours on the subsequent business day. Mail and other deliveries may be addressed to: CIF, 901 East 78th Street, PO Box 20759, Minneapolis, Minnesota 55420-0759;

2) SERVICES - You authorize CIF to utilize a qualified third-party (“Service Provider”) to provide Online Services to you on our behalf;

3) CARE OF YOUR USERNAME AND PASSWORD - You agree that you will not give your Online Services username or password or make them available to any other person. If you believe that your username or password have been lost or stolen, you agree to notify CIF IMMEDIATELY at the phone number above at any time during Customer Service hours or send us a message through the Online Services messaging system. We will send you a new username or password via first-class mail or other means.

4) DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES - You agree to CIF’s Privacy Notice as disclosed on our website at www.ChristianInvestors.org;

5) ACCOUNT INFORMATION - You may use our Online Services to receive, download, store and print information that is routinely set forth in the display for your Investment Certificates and/or loans, such as debits and credits made to the Investment Certificates, and Investment Certificate or loan balances. CIF uses reasonable methods to provide accurate information through Online Services. However, because of the possibility of human and mechanical error as well as the fact that the information made available to you is furnished through the Service Provider and is subject to change, CIF cannot guarantee the accuracy or completeness of the information provided through Online Services, and **CIF EXPRESSLY DISCLAIMS ANY IMPLIED WARRANTY OF ANY KIND, INCLUDING OF REPRESENTATION ABOUT ITS ACCURACY, COMPLETENESS, OR APPROPRIATENESS OR FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. YOU ASSUME FULL RESPONSIBILITY FOR USING THE INFORMATION ON CIF’S ONLINE SERVICES WEBSITE, AND YOU UNDERSTAND AND AGREE THAT CIF IS NEITHER RESPONSIBLE NOR LIABLE FOR ANY CLAIM, LOSS, OR DAMAGE RESULTING FROM ITS USE. YOU AGREE TO USE CIF’S ONLINE SERVICES WEBSITE ON AN “AS IS” AND AN “AS AVAILABLE” BASIS.** All faults as to satisfactory quality, performance, accuracy and effort remain with you. Please note that

some jurisdictions may not allow the exclusion of implied warranties, so some of the above exclusions may not apply to you. You will still receive your usual periodic statements for each investment maintained with CIF. Your statement remains the official record of your Investment Certificate balances and activity. You are responsible for reviewing all statements received by you to verify the accuracy of all information provided in the statement. You are also responsible for promptly notifying CIF of any errors or inaccuracies relating to information contained in, or omitted from, your statements;

6) TRANSFERS – the following apply if you chose to use Online Services to transfer funds:

- a. You may use Online Services to make transfers between two or more Demand Certificates at CIF. You agree to provide CIF at least 5 business days’ written notice of any change or modification of this authorization.
- b. You may also use Online Services to authorize CIF to make transfers of funds between your Demand Certificate at CIF and your financial institution account (an “External Transfer Account”) via the Automated Clearing House (ACH) System. This type of transfer is referred to hereafter as an “External Transfer”. To initiate an External Transfer, you complete and submit a transfer authorization form that will be available online. When you use Online Services to make an External Transfer, you (i) authorize CIF to initiate credit and debit entries to or from your financial institution account based upon the instructions entered electronically in Online Services, (ii) authorize CIF to take corrective action in the event of an erroneous credit or debit to or from your financial institution account, and (iii) agree to be bound by the requirements of the NACHA Operating Rules as they pertain to ACH transfers initiated by CIF.
- c. When authorizing External Transfers to or from your External Transfer Account, you represent and warrant that you are an authorized signer of the External Transfer Account and have the authority to conduct transactions on that account at your sole discretion, without notice to any other person. Your request to add an External Transfer Account is subject to our verification and approval. In our discretion, we may limit the number of External Transfer Accounts or remove any External Transfer Accounts from Online Services. To assist with our verification, you must provide CIF with a voided copy of an original check from the External Transfer Account pre-printed with your organization’s name (if a checking account) or original deposit ticket pre-printed with your organization’s name (if a savings account). It may take several days before the External Transfer Account will be approved for transfers. You are responsible for correctly entering the financial institution name, routing number and account number in Online Services. If you notice any errors in the setup of an External Transfer Account that has been submitted for approval, you should immediately notify CIF. External Transfers may be done only between CIF and eligible financial institutions within the United States. Transfers to or from financial institutions outside of the United States are prohibited.
- d. The amount of funds you can transfer to or from External Transfer accounts on any given day will be limited to the lesser of (i) your available balance or (ii) a daily limit established by CIF (generally \$25,000 for organizations). If you would like to request a lower or higher daily limit, please contact us at 800.995.8574. While we will try to accommodate reasonable limit change requests, we reserve the right to deny any such requests at our sole discretion.
- e. You may request one-time transfers and/or recurring transfers through the Online Services transfer system. One-time transfers can be scheduled for a specific day, but transfers to or from an



Christian Investors Financial Corporate Online Services Agreement

External Transfer Account require at least one business day to complete if entered prior to 3:00 p.m. central time, or at least two business days to complete if entered on or after 3:00 p.m. central time. Future recurring transfers can be scheduled to occur weekly, bi-weekly, monthly, bi-monthly, quarterly, semi-annually, or annually. If the transfer date falls on a weekend or holiday, the transfer will be processed on the next business day. The first recurring transfer to or from an External Transfer Account is subject to the same 1-2 business day minimum lead time as mentioned above. While CIF will make a reasonable effort to complete your transfers in one to two business days, delays are possible and CIF offers no assurances transfers can always be completed within this time frame.

- f. Transfers submitted by organizations through Online Services may require two or more users to complete, depending on the preferences you select on your Corporate Online Services Enrollment Form. Organizational users will need to familiarize themselves with the "Create", "Approve", and "Release" functions for transfer requests.
- g. CIF reserves the right to place a hold on incoming funds transferred through the ACH system for a reasonable time period to ensure the funds have cleared. During this time you may not be permitted to redeem these funds. In addition, redemptions are further subject to the terms and conditions set forth in CIF's then current Offering Circular.
- h. Transfer transactions processed through Online Services are subject to all terms and conditions set forth in CIF's then current Offering Circular. Before conducting any transactions, please familiarize yourself with those terms and conditions. Prior to initiating any transfers into a Certificate at CIF, please also review the State Specific Information in the Offering Circular to make sure you meet any state specific requirements for investing.
- i. Transfers to or from Demand Certificates completed through the Online Services transfer system will be confirmed by a Demand Certificate statement prepared as of the last day of the month during which the transfer was completed. You may also confirm that a transfer has completed by logging in to Online Services and reviewing the activity history on your certificate.
- j. Your authorization to make an External Transfer shall remain in effect until you revoke it by providing CIF notice as provided in this Agreement or cancel the transfer via the online system prior to the cut-off time described in section 6(e) above. You may revoke the authorization for an External Transfer or a transfer between two or more Demand Certificates at CIF by notifying us in writing at our address shown in Section 1 above or calling us at 800.995.8574. A revocation of your authorization will not be effective until it has been received by CIF and CIF has had a reasonable opportunity to act upon it.
- k. CIF provides Online Services as a convenience to its customers through a third party vendor. CIF offers no assurances as to system up-time and availability. CIF reserves the right, in its sole discretion, to discontinue offering transfers via Online Services, whether to all customers or individual customers.

7) **ADMINISTRATION** – Upon request, CIF may permit organizations to administer their own Online Services users. This administration may include establishing additional authorized users, controlling user capabilities, resetting locked users and passwords, controlling individual user transfer limits (subject to the overall limits established by CIF), and other administrative tasks. If you request administrative rights, you certify that the individuals you designate as administrators are authorized to act in that capacity. You acknowledge and agree that

it is your organization's responsibility to exercise reasonable care over the administrative functions (for example, ensuring that additional users are authorized for the capabilities and limits they are assigned, disabling access for users who are no longer authorized, etc.). You further acknowledge that you have considered the internal control risks inherent in accepting administrator capabilities and agree to hold CIF harmless for the actions of your designated administrator(s) involving the use of Online Services;

8) **ADDITIONAL TERMS AND CONDITIONS** - CIF reserves the right to terminate your use of Online Services, in whole or in part, at any time with or without prior notice. By using Online Services, you agree that you have received, understand and agree to be bound by this Agreement and all the terms and conditions of this Agreement, as well as any amendments or revisions to this Agreement. If you do not agree to be bound by the terms of this Agreement, you understand that you may not utilize CIF's Online Services, and, if you previously have enrolled in Online Services, you must immediately notify CIF to terminate your enrollment in Online Services. Any use of CIF's Online Services by you implies your consent to the terms and conditions set forth in this Agreement and any amendments or revisions thereto for the full duration of your use of Online Services;

9) **LINKS** - Links to non-CIF websites contained on CIF's website pages are offered only as pointers to sources of information on subjects that may be of interest to you. CIF does not control and is not responsible for the content of such external websites. CIF does not guarantee the authenticity of documents at external websites, and links to non-CIF websites do not imply any endorsement of or responsibility for the ideas, opinions, information, products, or services offered at such websites. Use of links to any non-CIF website is solely at your own risk;

10) **NEW SERVICES** - CIF may, from time to time, introduce new services or enhance Online Services. CIF will notify you, by e-mail, first-class mail or through CIF's website, of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the terms and conditions for use of such services as will be communicated to you.

CIF IS NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, BY ONLINE SERVICES, OR BY ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE RELATED TO ONLINE SERVICES. CIF WILL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT OR SOFTWARE OR OF ONLINE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

