

The USAA Pay Bills Service, effective September 8, 2023, operates under specific Terms and Conditions that complement the Depository Agreement and related documents. This service enables users to schedule Bill Payments to Payees other than USAA Federal Savings Bank (FSB) or its affiliates, requiring users to select a Scheduled Payment Date that must be on or before the Due Date indicated on the Payee's statement, with particular guidelines for non-Business Days. The service guarantees coverage for late payment charges up to \$50 if payments are scheduled correctly but are delayed due to circumstances beyond its control. Users authorize the service to process payments based on their provided Payment Instructions, with the service retaining the right to edit payment data as necessary. However, it is not liable for payment failures resulting from insufficient funds, incorrect instructions, or external factors. Users can cancel or modify Scheduled Payments without incurring charges, but once processing has begun, a stop payment request must be submitted. Payments to Payees outside the U.S. are prohibited, and while tax and court-ordered payments can be scheduled, they are discouraged and made at the user's risk. The service does not guarantee the accuracy of electronic bills, placing the onus on users to ensure timely payments. The maximum transaction limit is set at \$49,999.99, and the service is provided "as is" without warranties. Users are responsible for securing their account access and must report any unauthorized use immediately. There are no initiation fees for Bill Payments, but users are liable for any incurred fees, including overdraft fees, which may arise if transactions are declined due to insufficient funds.

The Service Provider may remit funds to a Payee for a Payment Instruction even if the Payment Account lacks sufficient funds, seeking reimbursement by debiting the user's account. Users agree to reimburse the Service Provider for any owed funds, including fees for declined or returned items, and acknowledge that an Overdraft Fee may apply if their account goes into overdraft. The Service Provider reserves the right to report declined or returned items to credit agencies. The Terms and Conditions, including applicable fees, may be amended by the Service, with users being notified of adverse changes; continued use of the service after such notice indicates acceptance of the

changes. Users must maintain accurate contact and Payment Account information to avoid payment processing errors. The Service Provider can terminate or suspend enrollment without notice, especially if there are outstanding payments or fees. To terminate the service, users must contact USAA Customer Service; any payments processed before termination will be completed, but future scheduled payments will cease. The Service Provider may refuse payments to certain Payees and will notify users if a payment is refused. Returned payments may occur for various reasons, and the Service Provider will attempt to resolve these issues. Enrollment may depend on identity verification, and disputes must be resolved according to the Arbitration and Waiver of Class Action section in the Depository Agreement. Users cannot assign these Terms and Conditions, but the Service may assign them to affiliated companies or third parties. Waivers of rights must be documented in writing, and the captions in the document are for convenience only. The Terms and Conditions are governed by Texas law, and any conflicting terms with state or federal law will be replaced as necessary. The Service's liability is limited, and it is not liable for any indirect or consequential damages arising from the use of the service.