



One-Time Electronic Transfer Request Terms and Conditions

Account Holder Certification: By submitting a one-time electronic transfer request, you certify that you are the authorized account owner on the account to which the electronic transfer is to be applied.

Electronic Transfer Account Certification: By submitting a one-time electronic transfer request, you certify that, with regard to the Electronic Transfer Account ("Electronic Transfer Account") identified by the routing and account numbers entered that:

- You are an owner of the Electronic Transfer Account;
- You are authorized to initiate withdrawals from the Electronic Transfer Account; and
- The Electronic Transfer Account has/will have sufficient funds available to process an electronic transfer in the requested amount on the electronic transfer date specified

Authorization to Debit Electronic Transfer Account: By submitting a one-time electronic transfer request, you authorize Colonial Savings to debit the requested electronic transfer amount from the Electronic Transfer Account on or after the date specified. You also authorize the financial institution that holds the Electronic Transfer Account to remit the requested amount to Colonial Savings.

Liability for Processing Errors: You bear any and all liability for rejected or returned electronic transfer(s), including any associated fees or other costs, unless the electronic transfer was rejected or returned solely due to a failure by Colonial Savings to process the electronic transfer in accordance with the electronic transfer instructions entered.

Redraft of Returned or Rejected Electronic Transfers: Colonial Savings will only attempt to draft your Electronic Transfer Account once before it will be considered insufficient, returned or rejected. If an electronic transfer is insufficient, returned or rejected, Colonial Savings will not further attempt to redraft the electronic transfer, and you will need to resubmit the electronic transfer. If the electronic transfer has not processed successfully within 30 days of account opening, the account will be closed.

Liability for Processing Errors: Colonial Savings will be liable, to the extent required by federal and state law, for any losses or damages you experience that are solely and directly attributable to a failure by Colonial Savings to process an electronic transfer in accordance with the electronic transfer instructions entered, except that Colonial Savings shall not be liable when circumstances beyond Colonial Savings control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction.

Changing or Cancelling One-Time Payment Request: You can stop or change your one-time payment as long as you notify us at least three (3) business days before the scheduled payment date. Here's how:

- Update or cancel your draft online;
- Call us at 800-937-6001; or
- Write to us at 2600 West Freeway Fort Worth, TX 76102

Availability of One-Time Electronic Transfer Request: Colonial Savings does not guarantee uninterrupted availability of the one-time electronic transfer request and shall not be liable for any losses or damages resulting from the inability of a user to access this service.

Alterations and Amendments to Terms and Conditions: These terms and conditions may be altered or amended by Colonial Savings from time to time. Colonial Savings will alert and notify you at least 21 days before the effective date of any change in a term or condition that would result in increased fees, increased consumer liability, fewer types of available electronic transfers or stricter limitations on the frequency or dollar amount of transfers. Your continued participation with the one-time electronic transfer request after being notified of changes to its terms and conditions will constitute your agreement to any such changes. Further, we may, from time to time, revise or update the programs, services, and/or related material that may render all such prior versions obsolete. Consequently, we reserve the right to terminate all prior versions of the programs, services, and/or related material and limit access to our more recent revisions and updates.

Colonial Savings Telephone Number: Please contact us at 800-937-6001 should you have any questions regarding this one-time electronic transfer.