

Pacific Rim Bank Online Bank to Bank Transfer Agreement and Disclosure

Please read carefully the Online Bank To Bank Transfer excerpt below taken from the Online Access Agreement and Disclosure. This agreement includes your rights and obligations as a user of Pacific Rim Bank Online Bank to Bank Transfer Service (“Online Bank to Bank Transfer”). It also describes the rights and obligations of Pacific Rim Bank (“The Bank”). By enrolling and/or using Online Bank to Bank Transfer, or authorizing another to use the service, you agree to comply with the terms and conditions of this Agreement. You also acknowledge by using the Online Bank to Bank Transfer Service that you have downloaded, printed, or otherwise received a copy of the terms and conditions and that you understand them.

Your initial use of our Online Bank to Bank Transfer service constitutes your acceptance and agreement to be bound by all the terms and conditions of this Agreement and by all other “Pacific Rim Bank Documents” relating to your accounts and acknowledges your receipt and understanding of this agreement. Online Banking services are not available for any accounts established in the name of a trustee for an irrevocable trust, custodial accounts, or guardianship accounts. You must be at least 18 years of age, and you must have a valid Social Security number in order to request Online Banking Services.

Online Bank to Bank Transfers

You can transfer funds between your Pacific Rim Bank account and your pre-authorized accounts at other financial institutions in Hawaii or anywhere in the U.S. Online Bank to Bank transfers may be made 24 hours a day, seven days a week. All outgoing transfers are subject to available funds and will be deducted from your account immediately after we process your request(s).

Outgoing fund transfers completed before 12:00 PM (HST) on a business day will be posted to your account the same day and will be posted to your account at your external financial institution as early as the following business day depending on your external financial institution’s procedures for processing ACH transactions. Outgoing funds transfers completed after 12:00 PM (HST) on a business day will be posted to your account the next business day and will be posted to your account at your external financial institution as early as the business day after that depending on your external financial institution’s procedures for processing ACH transactions. Outgoing funds transfers completed on the weekend or on a holiday will be posted to your account the first business day after the weekend or holiday and will be posted to your account at your external financial institution as early as the next business day after that depending on your external financial institution’s procedures for processing ACH transactions. All funds availability for outgoing transfers will be dependent on your external financial institution’s funds availability policy.

Incoming fund transfers completed before 12:00 PM (HST) on a business day will be posted to your account the same day and funds will be available as early as the following business day depending on your external financial institution’s procedures for processing

ACH transactions. Incoming funds transfers completed after 12:00 PM (HST) on a business day will be posted to your account the next business day and funds will be available as early as the business day after that depending on your external financial institution's procedures for processing ACH transactions. Incoming funds transfers completed on the weekend or on a holiday will be posted to your account the first business day after the weekend or holiday and will be available as early as the business day after that depending on your external financial institution's procedures for processing ACH transactions.

The number of transfers you are allowed to make to and from your Pacific Rim Bank savings and money market accounts are limited by the terms and conditions contained in the Deposit Account Agreement, and other related product disclosures that govern those accounts. You may also be limited by the terms and conditions in the deposit account agreement and other related product disclosures for your external financial institution account. Please check with your external financial institutions for any transfer limitations on your accounts.

If an Online Bank to Bank Transfer is not processed because there are insufficient funds in the funding account, we are not responsible for the failure of this transaction. You will receive a message within your Online Banking Service advising you that the Online Bank to Bank Transfer could not be processed.

In the instance the Incoming Online Bank to Bank Transfer is not processed due to insufficient available funds, your external financial institutions policies will apply. Please check with your external financial institution regarding their insufficient funds policy and any related service fees.

The Bank is responsible only for exercising reasonable and ordinary care in making Online Bank to Bank Transfers upon your authorization.

The Bank is not liable in any way for damages you incur if:

- There are not sufficient available funds in your account(s) to make the transfers;
- There are changes in account numbers;
- The receiving financial institution fails to apply the transfer in a timely manner;
- To the extent not prohibited by Regulation E, any other circumstance which is beyond our reasonable control or any circumstance if attributable, in whole or in part, to you or to third parties.