



ZELLE® FOR BUSINESS AGREEMENT

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ZELLE NETWORK[®] STANDARD TERMS

1. Description of Services

- a. The Zelle Network[®] ("Zelle[®]") is a convenient way to send and receive money with others you trust. Zelle[®] enables you to send and receive money with customers who are enrolled with us or with another financial institution that partners with Zelle[®] (each, a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers (the "Service"). We will refer to financial institutions that have partnered with Zelle[®] as "Network Financial Institutions"
- b. Zelle[®] provides no deposit account or other financial services. Zelle[®] neither transfers nor moves money. You may not establish a financial account with Zelle[®] of any kind. All money will be transferred by a Network Financial Institution.

2. Eligibility and User Profile

When you enroll to use the Service you agree to the terms and conditions of this Zelle[®] for Business Agreement. You represent that you have the authority to authorize debits and credits to the enrolled bank account.

You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as legal guardianship or pursuant to a power of attorney. Zelle[®] and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution which may be deemed to be illegal, improper, brand damaging or potentially exposing us, Zelle, or the financial system to risk.

Content Standards: You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material, that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle[®], as determined by Zelle[®] in its sole discretion; or (f) in Zelle[®] or our sole judgment, is objectionable, restricts or



inhibits any person or entity from using or enjoying any portion of the Service, or which may expose us, Zelle® or our respective affiliates or customers to harm or liability of any nature.

Although neither we nor Zelle® have any obligation to monitor any content, both we and Zelle® have absolute discretion to remove content at any time and for any reason without notice. We and Zelle® may also monitor such content to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to content that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any content, including any loss or damage to any of your content. We and Zelle® make no representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service.

The Service may include functionality for you to use a unique alpha-numeric identifier to your registered User profile to be used in lieu of your mobile phone number or email address when sending, receiving, or requesting money, which will be your Zelle® tag. Each Zelle® tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle® tags you may use. Your Zelle® tag must meet the Content Standards. You may not select a Zelle® tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle® have any obligation to monitor User Zelle® tags, both we and Zelle® have absolute discretion to remove a User Zelle® tag at any time and for any reason without notice. We and Zelle® may require you to change your Zelle® tag in our sole discretion, and we may elect to make a Zelle® tag unavailable to you, without any liability to you. We and Zelle® may also monitor User Zelle® tags to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to a Zelle® tag that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any User Zelle® tags, including any loss or damage caused thereby. We and Zelle® make no representation or warranty that a User Zelle® tag accurately identifies a particular User of the Service. We respect the intellectual property of others and require that users of the Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of our products or services for users who use or publish content on the Service that is subject to intellectual property rights claims.

Any terms and conditions of this Agreement may be changed at any time by posting the same to our website at www.amerisbank.com. You agree that the such posting is notice and receipt of the posted changes. Your continued use of the Service after the effective date of such revisions will constitute your acceptance of the changes and the revised Agreement. If you do not agree to the change, you must cancel your access to and use of the Service.



3. Consent to Use and Disclose Personal Information (Including Account Information)

We may share your personal information with Zelle® and other Network Financial Institutions for the purposes permitted in the Zelle® Network Participation Rules in accordance with its customary processes and procedures. See our Online Privacy Policy at <https://www.amerisbank.com/About/Resources/Notices-Disclosures/Online-Privacy-Policy>.

4. Privacy and Information Security

We make security and the protection of your information a top priority. You can access our Ameris Bank Privacy Notice at <https://www.amerisbank.com/About/Resources/Notices-Disclosures#privacy> and our Online Privacy Policy at <https://www.amerisbank.com/About/Resources/Notices-Disclosures/Online-Privacy-Policy>, which is incorporated into and made a part of this Zelle® for Business Agreement by this reference.

5. Wireless Operator Data

We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Zelle® or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

6. Enrolling for the Service

- a. You must provide us with an email address that you regularly use and intend to use regularly and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time. You may not enroll in the Service with a landline phone number, toll-free number, Google Voice number, or Voice over Internet Protocol.
- b. Once enrolled, you may:
 - i) authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
 - ii) receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money".
- c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email



address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

- d. Once enrolled, a Z logo will appear on your profile for each U.S. mobile number and/or email address that you have enrolled with Zelle[®]. The Z logo will be displayed to other Users to aid them in determining which of your U.S. mobile numbers or email addresses should be used to send money with Zelle[®]. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll it with Zelle[®].
- e. If you enroll for the Service and select to use a Zelle[®] tag, the mobile phone number associated with your User profile will be used as the contact method for communication related to the Service and must meet the requirements described herein.

7. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, Zelle[®] tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, U.S. mobile phone number, Zelle[®] tag and/or other alias to send or receive money as described in this Zelle[®] for Business Agreement. You consent to the receipt of emails or text messages from us, from Zelle[®], from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions and you. You agree that we may, Zelle[®] may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll. You further acknowledge and agree:

- a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees.
- b. You will immediately notify us if any email address or mobile phone number you have enrolled or is used as a contact method for a Zelle[®] tag is (i) surrendered by you, or (ii) changed by you.
- c. In the case of any messages that you may send through either us or Zelle[®] or that we may send or Zelle[®] may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle[®] sends on your behalf may include your name.



- d. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle[®], including messages that you may send through us or through Zelle[®] or that we may send or Zelle[®] may send on your behalf.
- e. To cancel text messaging from us, send STOP to 20736. For help or information regarding text messaging, send HELP to 20736 or contact our customer service at 866.616.6020 or CallCenter@AmerisBank.com. You expressly consent to receipt of a text message to confirm your “STOP” request.
- f. Supported Carriers: AT&T, T-Mobile, US Cellular, Verizon, or any other branded wireless operator.

8. Receiving Money; Money Transfers by Network Financial Institutions

Once a User initiates a transfer of money to your email address, mobile phone number, or Zelle[®] tag enrolled with the Service, you have no ability to stop the transfer. [May be modified by a Participant that currently offers scheduled payments.] By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle[®], the other Network Financial Institutions and other Zelle[®] users, we may need or Zelle[®] may need additional time to verify your identity or the identity of the person sending the money. We or Zelle[®] may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle[®] delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e., email, push notification).

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Zelle[®] for Business Agreement and the procedures of the business or government agency that is sending you the payment.

We have no control over the actions of other Users, the Network Operator or other Network Financial Institutions that could delay or prevent a transfer of money to you.

9. Sending Money; Debits by Network Financial Institutions

You may send money to another User at your initiation or in response to that User’s request for money. You understand that use of this Service by you shall at all times be subject to (i) this Zelle[®] for Business Agreement, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your bank account. You understand that when you send the payment, you will have no ability to stop it. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person you sent money to has already enrolled



with Zelle®, the money is sent directly to their bank account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle, the other Network Financial Institutions, and other Zelle® users, we may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to someone who has not enrolled as a User with Zelle®, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. If we or Zelle® delay or block a payment that you have initiated, we will notify you in accordance with your User preferences (i.e., email, push notification).

Neither we nor Zelle® have control over the actions of other Users or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended User.

10. Liability

Neither we nor Zelle® shall have liability to you for any transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle® shall be liable for any typos or keystroke errors that you may make when using the Service.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE® DOES NOT OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.



11. Send Limits

There are per payment and daily limits on the amount of money you can send through Zelle®. The current limits may be reviewed at: <https://www.amerisbank.com/Bill-Pay-Transfer-Limits>. Your limits may be adjusted from time to time at the bank's sole discretion.

12. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. Neither we nor Zelle® accept responsibility if the other User rejects or ignores your request or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle® may decide, in our discretion, that we will not send a reminder or repeat request to that User.

By accepting this Zelle® for Business Agreement, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle®. Neither we nor Zelle® assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

13. Your Liability for Unauthorized Transfers

You understand that we must rely on the information provided by you and you authorize us to act on any instruction, which has been or reasonably appears to have been sent by you, to submit money transfer instructions on your behalf. You understand that financial institutions receiving the money transfer instructions may rely on such information. We are not obliged to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. You agree to accept full responsibility for losses resulting from any of your errors,



duplication, ambiguities, typographical or key stroke errors, or fraud in the information that you provide. You agree not to impersonate any person or use a name that you are not authorized to use. If any information you provide is untrue, inaccurate, not current or incomplete, without limiting other remedies, we reserve the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

WE DO NOT GUARANTEE THE IDENTITY OF ANY USERS OF ZELLE® AND OTHER PAYMENT SERVICES, INCLUDING RECIPIENTS TO WHOM YOU SEND PAYMENTS OR THOSE SENDING MONEY TO YOU. SENDING PAYMENTS TO A PERSON WHO HAS INDUCED SUCH PAYMENT BY MISREPRESENTING THE GOODS OR SERVICES TO BE PROVIDED, OR THE IDENTITY OF THE PAYMENT RECIPIENT, DOES NOT MAKE THE TRANSACTION UNAUTHORIZED.

As a recipient or sender of any transfer using the Service, you acknowledge and agree that we may, in our discretion, (A) delay, block or cancel a payment, (B) put a hold on the amount of such payment to or from the Pay From Account or other account (as permitted by applicable law), or (C), charge back and/or claim a refund from you for the amount of such payment, for various reasons including, but not limited to, fraud, scams, suspicious or illegal activity, ineligible or improper payment, payment does not comply with our policies, network rules or terms of service, duplicate payment, incorrect payment (amount or recipient), or otherwise to meet our regulatory, network or other legal obligations. This may include, without limitation, payments identified as originating from contact made through social media, social media marketplaces, and/or social media messaging apps. For example, we may delay or hold your payment if we need additional time to verify your identity, the identity of the person sending or receiving the money, or details about the payment, or the payment may be delayed or held due to technical difficulties or circumstances beyond our control. If we delay or block a payment that you have initiated, we will notify you in your account online and/or through email or text message. Neither we nor Zelle® will have liability to you for any such payments, including without limitation, (i) any failure, through no fault of us or Zelle®, to complete a transaction in the correct amount or to the correct recipient (e.g. you enter the amount or recipient information incorrectly), or (ii) any related losses or damages.

14. Liability for Failure to Complete Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance: • If through no fault of ours, you do not have enough money in your account to make the transfer. • If the transfer would result in your exceeding the credit limit on your line of credit, if you have one. • If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer. • If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer,



despite reasonable precautions we have taken. • If we have terminated our Agreement with you. • If we receive inaccurate or incomplete information needed to complete a transaction. • In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer. • If the funds in the account are subject to legal action preventing a transfer to or from your account.

15. Fees

There is no fee for sending Zelle® transfers. A Zelle® Credit Fee will be charged for each incoming Zelle® transfer into a business checking account. See our [Miscellaneous Services Pricing Guide](#) for details.

In addition, any other fees and charges shown in the Deposit Account Agreement, or our Miscellaneous Services Pricing Guide may apply, including overdraft charges and withdrawal fees for accounts subject to transaction limitations. Fees are reviewed periodically and are subject to change. You will be notified in advance of any increase in fees prior to the change taking effect, as required.

16. Use of Our On-line Banking Website and/or Mobile App

You agree to access this website and/or mobile app in compliance with our Business Online Banking Agreement, which are available at <https://www.amerisbank.com/About/Resources/Notices-Disclosures/Business-Online-Banking-Disclosure> and incorporated into and made part of this Zelle® for Business Agreement] by this reference.

17. Cancellation of the Service

Company Administrators with Zelle® for Business entitlements may terminate your use of Zelle® at any time by writing to us at Ameris Bank, Zelle® Support, PO Box 105075, Atlanta GA 30329 or by sending us a secure message using our Online Banking Message Center or navigating to the Zelle® page and then Manage Company Preferences. You must notify us at least ten (10) business days prior to the date on which you wish to have your Service terminated. If you have scheduled payments with a transaction date within this ten (10) business day period, you also must separately cancel those payments. If we have not completed processing of your termination request and you have not otherwise canceled a payment, you will be responsible for payments with transaction dates during the ten (10) business days following our receipt of your written notice of termination. We may terminate your use of the Service, in whole or in part, at any time without prior notice. Termination will not affect your liability or obligations under this Agreement for transactions we have processed on your behalf.

18. Right to Terminate Access

Zelle® and we reserve the right to terminate, suspend, or limit your access to or use of the Zelle® Service at any time and without prior notice for reasons, including, but not



limited to, your use of the Zelle® Service at any Network Financial Institution which may be deemed to be: (i) illegal, (ii) ineligible or improper, (iii) inconsistent with (A) network rules, (B) our policies, or (C) terms of service, (iv) potentially associated with scams or fraud, (v) brand damaging, or (vi) potentially exposing us, Zelle®, or the financial system to risk.

19. Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR ZELLE® MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. WE AND ZELLE® EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER WE NOR ZELLE® WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS.

20. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE® HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE ZELLE® SERVICE OR WITH

THE TERMS OF THIS [AGREEMENT], YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).



21. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this Zelle® for Business Agreement, you agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this Zelle® for Business Agreement.

22. Governing Law; Choice of Law; Severability

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflict of laws and principles. If any term or provision of this Zelle® for Business Agreement is invalid, illegal or unenforceable, such invalidity, illegality, or unenforceability will be deemed stricken from this Zelle® for Business Agreement and shall not affect in any manner any other term or provision herein.

23. Miscellaneous

Subject to the terms of this Zelle® for Business Agreement, the Services are generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond the control of us or Zelle®. Live customer service generally will be available Monday through Friday, excluding US bank holidays.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.