AMERICAN AIRLINES FEDERAL CREDIT UNION

SEND MONEY PAYMENTS SERVICE ADDITIONAL TERMS

Introduction

The following Additional Terms apply to the American Airlines Federal Credit Union Send Money Payments Service, a peer-to-peer payment service.

Acceptance

By using the Send Money Payments Service (the "Service"), you agree to all the terms, conditions and notices contained in these Additional Terms and accept responsibility for your use of the Service. Please read the Electronic Funds Transfers Agreement and Disclosure and these Additional Terms carefully before use. We may amend any terms, and modify or cancel services and features we offer, from time to time without notice, except as may be required by law. Any share Account accessed through this Service is additionally subject to the Membership and Account Agreement. In the event of any conflict between these agreements, these Additional Terms shall control, including the Consumer Online Banking Terms of Service, followed by the Electronic Funds Transfers Agreement and Disclosure and the Membership and Account Agreement in that order. You should review all of these agreements carefully, as they may include transaction limitations, fees, and other terms which may apply to your use of the Service.

Definition of Terms

"P2P (Person-to-Person) Payments" means payments made by way of the Service, which is powered by Neural Payments and allows you to send funds to an outside email or cell phone number.

"We," "Us," "Our," "us," and "Credit Union" mean American Airlines Federal Credit Union.

"You," "Your(s)," and "User" mean each person who applies to use the Service and each person who uses the Service.

"Transfer" means an electronic movement of funds from your Account to another party by means of the P2P or Person to Person Payments system offered within Mobile and Online banking.

The "Send Money Payments Service" is a service that allows you to send money via Mobile and Online Banking to others using a cell phone number or an email address through the Neural Payments network and third party platforms. Sending money does not require you to have a Neural Payments Account, but the following rules do apply regarding Neural Payments' role in processing P2P Payments transactions that use the Neural Payments network.

Neural Payments' Relationship with You

Neural Payments is a payments service provider. Neural Payments helps you make payments to third parties. Neural Payments is an independent contractor for all purposes. Neural Payments does not have control of, or liability for, the products or services that are paid for with our service. We do not guarantee the identity of any recipient or ensure that a recipient will complete a transaction.

Intellectual Property: "neuralpayments.com", "Neural Payments", and all logos, related to the service, are either trademarks or registered trademarks of Neural Payments or its licensors. You may not copy, imitate or use them without Neural Payments' prior written consent. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress of Neural Payments. You may not copy, imitate, or use them without our prior written consent. All rights, title and interest in and to the Neural Payments website, any content thereon, the Services, the technology related to the Neural Payments Services, and any and all technology and any content created or derived from any of the foregoing, is the exclusive property of Neural Payments and its licensors.

Transaction History: You may view your transaction history by logging into your Mobile or Online Banking and looking at your Account History.

Eligibility for P2P Payments Identity Authentication

You authorize the Credit Union, directly or through third parties, to make any inquiries considered necessary to validate your identity. This may include asking you for further information, requiring you to take steps to confirm ownership of your email address or financial instruments, ordering a credit report and verifying your Information against third party databases or through other sources. The Credit Union will, at its sole discretion, authorize the use of P2P Payments and may at its sole discretion disallow the use of P2P Payments by any User.

Sending Money via Mobile and Online Banking P2P Payments

Sending Limits. Neural Payments may, at its discretion, impose limits on the amount of money you can send through the Send Money Payments Service.

Subject to applicable law, the Transfer Limitations noted above may be changed at any time by the Credit Union without prior notice to you as a user.

Transfers. When a Transfer is sent the funds are immediately transferred from your Account. If the recipient is a part of the Neural Payments network, the funds are immediately credited to their Account. If the recipient is not a part of the Neural Payments Network the funds will be moved to a Credit Union holding account where they await a response from the recipient declaring how they would like to receive the funds. You agree that such requests constitute your authorization to us and Neural Payments to make the Transfers. Once you have provided your authorization for the Transfer, you may not be able to cancel the electronic Transfer.

Refused and Refunded Transactions. When you send money Off-Network, the recipient is not required to accept it. You agree that you will not hold Neural Payments or the Credit Union liable for any damages resulting from a recipient's decision not to accept a payment made through the Service. If a payment is unclaimed, denied or refunded for any reason, we will return the money to your Account. For PayPal or Venmo Transfers, you can request to cancel a transaction at any time prior to the recipient declaring how they would like to receive their funds.

How to Notify Us of Unauthorized Transfer, Lost Device, Error or Inquiry

1. If you believe that a Transfer has been made without your permission, calling our support number as listed at the top of the Electronic Funds Transfers Agreement and Disclosure as soon as possible is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss, you can lose no more than $50 if someone used your Account without your permission.

If you do NOT tell us within two business days after you learn of the loss, and we can prove we could have stopped someone from using your Account without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows Transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods

2. You must include the following information when notifying us: Your name and Account number; a description of the error, loss and/or Transfer; a clear explanation of why you believe it is an error or why you need more information; and the dollar amount of the suspected error or unauthorized Transfer.

3. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

4. We must hear from you no later than 60 days after the date we send the first statement on which the problem or error appears.

Claims, Limitation of Liability, No Warranty

You agree that within 10 days after your Product Name request has been executed, you will notify the Credit Union of any errors, delays, or other problems related to your request. If your funds transfer request is delayed or erroneously executed as a result of the Credit Union's error, the Credit Union's sole obligation to you is to pay or refund such amounts as may be required by applicable law. If you initiate a payment to a party or payee that you did not intend, you are responsible to contact the receiving party to have the funds returned. The Credit Union and any of its payment processors are not responsible for payments which were made in error by you or anyone you authorized to make payments on your behalf. Any claim for interest payable shall be at the current stated Account rate. In any event, if you fail to notify the Credit Union of any claim concerning a funds transfer within 60 days from the date that you receive the first statement on which the problem or error appeared any claim by you shall be barred under applicable law.

Fees

We currently do not charge a fee for Transfers made using the Service. However, fees applicable to the use of your Accounts and services as set forth on our Fee Schedule shall apply.

Notices If required by law, we will notify you of any changes, fees, or other information about the Service.

Indemnification

You agree to indemnify, defend, and hold us and our affiliates, officers, directors, employees, consultants, agents, service providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorney's fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of the Service.

Entire Agreement

These Additional Terms, as may be amended from time to time, together with any other agreements, disclosures or documents provided to you about the Service and your Accounts, contain the entire Send Money Payments Service agreement between you and the Credit Union and supersede any other written or oral communications and previous agreements, if any, with regard to the Service .

Governing Law

Any Account will continue to be governed by the laws described in the Membership and Account Agreement. This Agreement will be construed and interpreted in accordance with Texas law to the extent not superseded by federal law.