

WINGS FINANCIAL CREDIT UNION

Wings B Suite

ADDENDUM TO ACCOUNT DOCUMENTATION

This Addendum establishes the rules which cover your access to your Accounts at Wings Financial Credit Union through Wings B Suite and your use of the services made available through Wings B Suite. This Addendum ("Addendum") amends and becomes part of our Account Documentation with you. This Addendum and other separate documents and disclosures relating to your Accounts with us are collectively the "Account Documentation" between you and us. The terms of your other Account Documentation, including any disclaimers of warranties, security procedures, limitations on our liability, indemnity, amendments, termination rights, and communications, are hereby ratified, affirmed and incorporated herein and shall continue to apply in all respects, as amended hereby. By clicking the "I Agree" button at the conclusion of this Addendum or by using or continuing to use Wings B Suite, you agree to this Addendum.

Definitions. The following terms shall have the following meanings in this Addendum:

"We," "us," "our" and "Wings" means Wings Financial Credit Union and any of its affiliates or direct or indirect subsidiaries, when any of them have established an Account or provided a mobile banking service, including, but not limited to, Wings B Suite.

"You" or "your" or "Customer" means, as applicable, each owner or Authorized Representative of an Account.

"Account" means each consumer account you have with us which is accessible through Wings B Suite. Accounts may include deposit accounts, savings accounts, certificate of deposit accounts, and loan accounts you maintain with us.

"Authorized Representative" means a person with authority to take action or make decisions on behalf of the owner of an Account, including, but not limited to, any person to whom you disclose your Security Information or provide access to your Security Information or your Account(s) through Wings B Suite.

"Business Day" means Monday through Friday. Holidays are not included.

"Mobile Device" means a cellular telephone or similar wireless communication device, including, but not limited to, a tablet or similar device, onto which you have downloaded software or a mobile application provided by us ("Software") for the purpose of accessing Wings B Suite. A "Mobile Device" may also include a cellular telephone, tablet or similar wireless communication device that is capable of conducting banking transactions through SMS text messaging or by accessing Wings B Suite using a mobile browser.

“Wings B Suite” means any service or services that we provide, and that you subscribe to, enabling you to obtain Account information or initiate transactions to or from your Accounts through your Mobile Device.

I. What this Addendum Covers.

Your use of Wings B Suite is governed by the terms contained herein and the following, which are considered part of this Addendum: (i) the terms or instructions appearing on a screen when enrolling for, activating, accessing, or using Wings B Suite; (ii) Wings’ rules, procedures and policies, as amended from time to time, that apply to Wings B Suite and each Account; (iii) the then-current rules and regulations of any funds transfer system or payment system used in connection with an Account or Wings B Suite; and (iv) state and federal laws and regulations, as applicable. Each of your Accounts and Wings B Suite services will also continue to be subject to any other Account Documentation that applies to it.

II. Ownership, Control and Access to Accounts.

A. Owners and Authorized Representatives.

1. You represent and warrant that any Authorized Representative will be acting as your agent and on your behalf, will be bound by this Addendum and any Account Documentation governing the Account, and is fully authorized by you to act based on the rights you delegate to them. An Authorized Representative appointment by one account owner for an Account constitutes an Authorized Representative appointment by all other account owners of that Account.
2. If you authorize an Authorized Representative to initiate fund transfers or other transactions on an Account, then you are also agreeing that for purposes of such transactions initiated through Wings B Suite the Authorized Representative is an “authorized signer” on the Account, subject to the terms of the Account Documentation for your applicable Account. In addition, if you make a person an offline authorized signer on an Account, and that authorized signer enrolls in Wings B Suite on your behalf, we may treat that authorized signer as an Authorized Representative for purposes of this Addendum.
3. If you are appointed as an Authorized Representative on an Account, you agree that you will access and use the account in accordance with the authority given to you by the appointing account owner. Each time you access, view, or transact on that Account through Wings B Suite, you represent and warrant to us that your action is authorized by the appointing account owner. If we receive conflicting instructions, or if we believe that an Account’s security or our security may be at risk as a result of your being an Authorized Representative, we may in our sole discretion terminate you as an Authorized Representative, or prevent you from being an Authorized Representative, without prior notice to you or any account owner.

B. Accessing Wings B Suite Services and Accounts; Terminating Access.

1. Accessing and Using Wings B Suite. Using Wings B Suite requires an Internet-enabled Mobile Device that supports 128-bit encryption. To use Wings B Suite, you must first be enrolled in online banking with and then subscribe to Wings B Suite. The same credentials (Wings ID and password) that are in place for your online banking access apply to Wings B Suite. We undertake no obligation to monitor transactions through Wings B Suite to determine that they are made on behalf of the Account owner.

2. Wings B Suite Services. You may determine which Wings B Suite services are available for Mobile Devices at any time by logging into Wings B Suite. The most up-to-date list of services that you may be able to access through Wings B Suite will also be posted on the CU Online website. Once you enroll for Wings B Suite, designated Accounts and payees (or billers) will also be accessible through Wings B Suite. Wings B Suite services (e.g., viewing balances, searching for transactions, viewing transactions, transferring funds between your Accounts, and paying bills.), may be added, reduced or modified by us from time to time without prior notice except as required by law. We may also modify, reduce or expand the geographic areas in which we offer Wings B Suite or any of its functions or services. We reserve the right to refuse to make any transaction you request through Wings B Suite. Not all functions that are described in your Account Documentation or available through the online banking website may be available with Wings B Suite.

3. System Availability.

Subject to the terms of this Addendum, you will generally be able to access your Accounts using Wings B Suite 7 days a week, 24 hours a day. At certain times, Wings B Suite may not be available due to system maintenance or circumstances beyond our control. We do not specifically warrant that Wings B Suite will be available at all times. During times when Wings B Suite is not available, you may be able to obtain information about your Accounts by logging in to the online banking website, or visiting a Wings branch location in your area during normal business hours.

We do not guarantee functionality of Wings B Suite (or any specific Software that we provide with respect to Wings B Suite) on all Mobile Devices, on all communication networks, in all geographic regions, or at all times. We may elect to discontinue Wings B Suite (or any of the services that we provide, from time to time, through Wings B Suite) at any time. If we choose to discontinue Wings B Suite, we will provide you with reasonable notice. We make no representation that any content or use of Wings B Suite is available for use in locations outside of the United States. Accessing Wings B Suite from locations outside of the United States is at your own risk.

4. Hardware and Software Requirements.

You understand you must, and hereby agree, at your sole cost and expense, to use a Mobile Device and software that meets all technical requirements for the proper delivery of Wings B Suite services and that fulfills your obligation to obtain and

maintain secure access to the Wings B Suite services. You understand and agree you may also incur, and shall pay, any and all expenses related to the use of your Mobile Device, including, but not limited to, wireless carrier service or Internet service charges. You are solely responsible for the payment of any and all costs and expenses associated with meeting and maintaining all technical requirements and additional items necessary for the proper use of Wings B Suite. You understand and agree that you are solely responsible for the operation, maintenance and updating of all equipment, software and services used in connection with Wings B Suite and the cost thereof, and you hereby agree that you will perform, or cause to be performed, all vendor recommended maintenance, repairs, upgrades and replacements to your Mobile Device or software. We are not responsible for, and you hereby release us from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using your Mobile Device, electronic mail or the Internet. We are not responsible for, and you hereby release us from, any and all claims or damages resulting from, or related to, defects in or malfunctions of your Mobile Device, or failures of or interruptions in any electrical, wireless carrier or Internet services.

5. Suspension or Termination of Access to Wings B Suite.

This Addendum will be in effect from the date your enrollment in Wings B Suite is submitted by you and accepted by us and at all times while you are using Wings B Suite or any Wings B Suite service. Unless otherwise required by applicable law, either you or we may terminate this Addendum and/or your access to Wings B Suite, in whole or in part, at any time without notice except as required by law. The termination of this Addendum will not terminate your obligations or our rights arising under this Addendum before such termination. Upon termination of this Addendum you: (i) acknowledge and agree that all licenses and rights to use Wings B Suite and the Mobile Deposit service and Software shall terminate; (ii) will cease any and all use of Wings B Suite and the Software; and (iii) will remove the Software from all Mobile Devices, hard drives, networks, and other storage media in your possession or under your control. All applicable provisions of this Addendum will survive termination by either you or us, including, without limitation, provisions related to intellectual property, warranty disclaimers, limitations of liability, indemnification, and the miscellaneous provisions.

a. Suspension or Termination by Us.

If you violate any terms of this Addendum or any other Account Documentation you have with us, you agree that we may suspend or terminate your access to Wings B Suite. We further reserve the right, under certain circumstances, to deny access to Wings B Suite, or to deny the processing of requested transactions initiated through Wings B Suite, in order to maintain or restore security to Wings B Suite and our systems. We may do so if we reasonably believe your Security Information (defined in Section III.A. below) has been or may be compromised or is being used or may be used by an unauthorized person(s). Also, if you do not use Wings B Suite for a period of twelve (12) consecutive months, we may, in our discretion, terminate your access without prior notice to you.

b. Termination By Your Own Choice: If you close all of your Account(s), we will suspend or terminate your access to Wings B Suite without prior notice to you.

c. Reinstatement of Mobile Access. Access to Wings B Suite, in whole or in part, may be reinstated by us, at our discretion, at any time. If reinstated, the then current terms of this Addendum will control. If your access to Wings B Suite was previously terminated and you are eligible for reinstatement, you may reenroll at any time through our online banking website.

III. Security Procedures; Reporting Lost Mobile Devices and Unauthorized Transactions.

A. Security Procedures.

You agree to comply at all times with the secure login procedures established by us for online account access and any Wings B Suite security procedures we provide to you (collectively the "Security Procedures") and to safeguard the confidentiality and security of any security credentials or information that is either transmitted from, stored on, or downloaded to your Mobile Device in connection with Wings B Suite ("Security Information") and to notify us immediately if you have any reason to believe the security or confidentiality required by this provision has been or may be breached. You acknowledge, understand and agree the Security Procedures are not designed for the detection of errors. We are not, and will not be, obligated to detect errors by you or others, even if we take certain actions from time to time to do so.

B. Lost or Stolen Mobile Device or Security Information; Unauthorized Transfers

If you believe your Mobile Device, Security Information, or other approved access device has been lost or stolen, or that someone has transferred or may transfer funds from your Account without your authorization, contact us AT ONCE at 1-800-692-2274. For a description of your and our responsibilities and liability with respect to unauthorized transactions review the appropriate sections of your Account Documentation.

C. In Case of Errors or Questions about Your Account

Please contact us at 1-800-692-2274 with respect to errors in, or questions about, transfers to or from your Accounts. Refer to your Account Documentation for a description of how errors and questions on funds transfers are processed. To contact us by mail, please use the following address:

Wings Financial Credit Union

Attn: Account Services

14985 Glazier Avenue

Apple Valley, Minnesota 55124

IV. Additional Provisions Governing Wings B Suite.

A. Fees for Wings B Suite.

There is currently no fee to enroll in Wings B Suite or view your Account(s) information or make internal funds transfers between your Accounts. However, there may be other fees associated with your Account(s) or for certain Wings B Suite services. Please refer to the Account Documentation governing your Accounts for fee information or contact a Wings representative at 1-800-692-2274 if you have questions regarding these fees. You are responsible for any fees or other charges that your wireless carrier may charge for any data or message services related to the use of our Wings B Suite services, including without limitation, SMS text messaging.

B. Effective Time for Internal Funds Transfers Initiated Through Wings B Suite.

The transfer of funds initiated through Wings B Suite from one of your Accounts to another of your Accounts (each an "Internal Transfer" and collectively, "Internal Transfers") will generally occur at the time that the Internal Transfer is requested and the transferred funds will be available at that time, subject to system availability. Transfers of funds to or from your Accounts via any other service within B Suite are subject to the cut-off times described in the Account Documentation for these services.

C. Authorization to Transfer Funds.

You expressly authorize us to debit the appropriate Account in the amount of any funds transfer initiated through Wings B Suite. You agree that we may treat any such funds transfer from an Account the same as a duly executed written withdrawal, transfer, check or loan advance and that we may treat any such funds transfer to an Account the same as a deposit or loan payment, all in accordance with the terms of this Addendum and the Account Documentation governing your Account(s).

D. Account Transactions Using Wings B Suite; Periodic Statements.

You are responsible for accurately entering all data necessary to perform a transaction in your Account(s) and for verifying all instructions transmitted to us. You will not receive a separate periodic statement summarizing the transfers to and from your Accounts using Wings B Suite. These transfers will appear on the respective periodic statements for your Accounts.

E. Mobile Number Contact Policy.

By providing us with a telephone number for your Mobile Device, you are expressly consenting to receive communications – including, but not limited to, prerecorded and artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now

or in the future and permits such calls regardless of their purpose. Calls and messages may incur fees from your wireless carrier.

F. Privacy.

You acknowledge that in connection with your use of Wings B Suite, Wings and its affiliates and service providers, may receive and may share with one another names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Wings B Suite or the Software (collectively "User Information"). Wings and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use but reserve the right to use and disclose this information as set forth in this Addendum. Wings and its affiliates and service providers also reserve the right to monitor use of Wings B Suite and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content. All information gathered from you in connection with using Wings B Suite will be governed by the provisions of your other Account Documentation governing your Account(s) and the Wings' privacy policy that was previously provided to you in connection with your Account(s).

G. Laws, Rules and Regulations.

You agree to comply with all existing and future operating procedures used by us for processing of transactions. You further agree to comply with, and be bound by, all applicable state or federal laws, rules, regulations, orders, guidelines, operating circulars and pronouncements, affecting checks and drafts, including, but not limited to, all rules and procedural guidelines established by the Board of Governors of the Federal Reserve and the Electronic Check Clearing House Organization ("ECCHO") and any other clearinghouse or other organization in which we are a member or to which rules we have agreed to be bound. These procedures, rules, and regulations (collectively the "Rules") and laws are incorporated herein by reference. In the event of conflict between the terms of this Addendum and the Rules, the Rules will control.

VII. Disclaimer of Warranties; Limitations of our Liability and Obligations to You; Your Agreement to Indemnify us Against Certain Losses.

A. Disclaimer of Warranties.

To the fullest extent permitted by law, Wings B Suite and any related Software as provided "AS IS" and we make no warranties of any kind for the Wings B Suite services, either express or implied, including but not limited to, implied warranties of merchantability or fitness for a particular purpose. We do not warrant that Wings B Suite will be uninterrupted or error free, that defects will be corrected, or that Wings B Suite is free of viruses or other harmful components. We do not, and cannot, control the flow of any documents, files, data or other information via the Internet or your Mobile Device, whether to or from our network or otherwise. Such flow depends in large part on the performance of Internet and wireless carrier services provided or controlled by third parties. Actions or inactions of such third

parties can impair or disrupt your Internet or mobile service (or portions thereof). We cannot guarantee that such events will not occur. Accordingly, Wings disclaims any and all liability arising out of, resulting from or related to, such events, and in no event shall Wings be liable for any damages of any kind (whether in contract, in tort or otherwise) that are attributable or in any way related to your or our ability or inability to transmit information to or from your Mobile Device.

B. Limitations of Our Liability and Obligations to You.

To the fullest extent permitted by law and by our other Account Documentation with you, we will not be liable for or obligated to honor, in whole or in part, any transaction or instruction in the following instances:

- Due to your actions or omissions, or those of third parties which are not within our immediate and reasonable control;
- Due to your negligence or breach of any agreement with us;
- If we are unable to confirm to our satisfaction the authority of any person to act on your behalf;
- If, through no fault of ours, you do not have adequate funds in your Account to complete the transaction, or if that account has been closed, or if withdrawals from that account have been prohibited by court order such as a garnishment or other legal process;
- If you have not properly followed our instructions, or if your computer malfunctions or fails, or if Wings B Suite or any part of the electronic funds transfer system network was not working properly and this problem should have been apparent to you at the time you attempted to make the transaction;
- If we reasonably believe a transaction is fraudulent or unauthorized;
- Due to scheduled system outages or circumstances beyond our reasonable control despite reasonable precautions that we have taken (e.g. delays or losses caused by telecommunications or internet outages, postal strikes, actions by third parties, equipment failures and acts of God).
- If the transaction or instruction is not in accordance with applicable law, our policies and procedures, or any term or condition of this Agreement or any other Account Documentation;
- Due to any ambiguity, inaccuracy or omission in any instruction or information provided to us;
- Due to your failure to initiate the transaction or instruction within the time requirements communicated by us;
- If we have other reasonable cause not to honor the transaction for our or your protection.

We shall only be liable to you for damages solely and proximately caused by our gross negligence or willful misconduct in performing the services provided for herein and our liability shall in no event exceed the lesser of (i) your actual damages or (ii) the total fees paid by you to us for the Wings B Suite services, unless otherwise required by law. We do not make any representation that any content or use of Wings B Suite is appropriate or available for use in locations outside of the continental United States, Alaska or Hawaii.

In no event will we or any of our officers, directors, shareholders, parents, subsidiaries, affiliates, agents, licensors, or third-party service providers be liable for any consequential (including without limitation, loss of data, files, profit or goodwill or the costs of procurement of substitute goods or service) indirect, incidental, special or punitive damages, whether in an action under contract, negligence or any other theory, arising out of or in connection with this Agreement, Wings B Suite, or the inability to use Wings B Suite, even if advised of the possibility of such damages.

C. Your Additional Responsibilities.

You represent and agree to the following by enrolling for Wings B Suite or by using Wings B Suite:

1. Account Ownership/Accurate Information. You represent that you are the legal owner or authorized by the legal owner to exercise control of the Accounts and other financial information which may be accessed via Wings B Suite. You represent and agree that all information you provide to us in connection with Wings B Suite is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Wings B Suite. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You represent that you are an authorized user of the Mobile Device you will use to access Wings B Suite.

2. User Security. You agree to take every precaution to ensure the safety, security and integrity of your Accounts and transactions when using Wings B Suite. You agree not to leave your Mobile Device unattended while logged into Wings B Suite and to log off immediately at the completion of each access by you. You understand that any interruption to your Mobile Device, such as a phone call or text message that occurs while you are logged in to Wings B Suite may immediately cause you to be logged out of Wings B Suite. You agree not to provide your Wings ID or PIN or other access information to any unauthorized person. If you permit other persons to use your Mobile Device, Wings ID, PIN or other means to access Wings B Suite, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. You agree not to use any personally identifiable information when creating shortcuts to your Accounts.

3. User Conduct. You agree not to use Wings B Suite or the content or information delivered through Wings B Suite in any way that would: (a) infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software; (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Wings B Suite to impersonate another person or entity; (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (d) be false, misleading or inaccurate; (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service

providers; (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing; (g) potentially be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to Wings B Suite; (i) interfere with or disrupt the use of Wings B Suite by any other user; or (j) use Wings B Suite in such a manner as to gain unauthorized entry or access to the computer systems of others.

4. No or Re-Sale. You agree that the Service is only for the use of individuals authorized to access your Account information. You agree not to resell, lease, rent or distribute access to Wings B Suite.

5. Other Agreements. You agree that you will continue to be subject to the terms and conditions of your existing agreements with any unaffiliated service providers for your Mobile Device, such as your wireless carrier or provider, and that you are still subject to any fees, costs, other charges, limitations or restrictions imposed by those parties under your agreements with them. This Addendum does not amend or supersede any of those agreements. Your wireless carrier or provider is responsible for its products and services, and you agree to resolve any problems with your carrier or provider directly, without involving us.

D. Customer Indemnification Obligations.

Except to the extent that we are liable under the terms of this Agreement or another Account Documentation, you agree to indemnify, defend, and hold us, 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 third-party claim, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or other materials submitted by you to us or failure to report required changes to us;
- any fraud, manipulation, misuse or other breach of this Agreement or Wings B Suite by you or your Authorized Representatives;
- your violation of any law or rights of a third party; or

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with us in asserting any available defenses. You will not settle any action or claims on our behalf without our prior written consent. This indemnification is provided without regard to whether our claim for indemnification is due to the use of Wings B Suite by you or your Authorized Representatives.

VIII. Miscellaneous Provisions.

A. Amendments to this Addendum.

Except as otherwise required by law, we may in our sole discretion change the terms of this Addendum from time to time. This may include adding new or different

terms to, or removing terms from, this Addendum. When changes are made we will update this Addendum on the online banking website. Our Wings B Suite services will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated an earlier time. You will be notified as soon as possible when any changes are made which materially affect your rights, such as changes regarding how your information is maintained or used, or significant changes to the terms of this Addendum. By continuing to use Wings B Suite after we send you notice of any change, you agree to the change. Changes to fees or terms applicable to Accounts or certain Wings B Suite services are governed by the Account Documentation otherwise governing each Account or the Wings B Suite service.

B. Relationship Between This Addendum and Other Account Documentation You Have With Us.

Unless this Addendum specifically states otherwise, if there is a conflict between the terms and conditions contained in this Addendum and the terms and conditions of any other Account Documentation between you and us, or any other such agreement has terms that are not specifically addressed in this Addendum, then the other agreement will control and take precedence. The other agreement will only control with respect to the Account or Wings B Suite service it is associated with, and only to the extent necessary to resolve the conflict or inconsistency. Additional provisions regarding Wings B Suite services or features that appear in the specific Account Documentation for your Account or Wings B Suite service, but that do not appear in this Addendum, will apply. As an exception to the general rule described in this Section, if any other Account Documentation you have with us includes terms that address your mobile access to an Account, this Addendum will control and take precedence in resolving any inconsistencies between this Addendum and the terms in the other agreement that address mobile access.

IX. End User License Agreement and Restrictions. The following terms and conditions apply to your use of the Software. By downloading the Software, you agree to these terms and conditions.

A. Ownership. All right, title and interest in and to (a) any and all Software, including, but not limited to, the object and source codes therefore, and any and all updates, upgrades, fixes and enhancements thereto and any and all documentation, user guides and instructions pertaining thereto (everything in this clause (a) collectively the Software), and (b) any and all user guides, instructions and other documentation provided to, or used by, you in connection with Wings B Suite or any Wings B Suite service (collectively the "Documentation") shall be, and remain, the property of Wings or any third party Software provider, as applicable.

B. License. Subject to the terms and conditions of this Addendum, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Addendum. All rights not expressly granted to you by this Addendum are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Addendum may be terminated at any time, for any

reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.

C. Restrictions. Unless otherwise expressly authorized, you may not (a) copy, reproduce, transmit, retransmit, disseminate, display, publish, sell, broadcast, circulate, distribute, transfer, assign, commercially exploit, reverse engineer, reverse compile or create derivative works of, the Software in any form or (b) copy, reproduce, transmit, retransmit, disseminate, display, publish, sell, broadcast, circulate, distribute, transfer, assign, commercially exploit the Documentation.

D. Modifications to Software. We reserve the right to add or delete features or functions, or to provide programming fixes, updates and upgrades, to the Software. You acknowledge and agree that we have no obligation to make available to you any subsequent versions of the Software. You also agree that you may have to enter into a renewed version of this Addendum if you want to download, install or use a new version of the Software.

E. Technical Support. We have no obligation whatsoever to furnish any maintenance and support services with respect to Wings B Suite or the Software, and any such maintenance and support services provided will be provided at our discretion.

F. Information Provided to Us. You grant to us a nonexclusive, perpetual, non-revocable, royalty free license to use, retain, and share any information transmitted through the Software by you, including your location, device based location information, account numbers, name, date, account amount, and endorsements solely for the purpose of providing Wings B Suite. This license shall survive termination of this Agreement for such period as necessary for us to provide Wings B Suite, comply with the law, or comply with an internal guidelines or procedures.

G. Compliance. You represent and warrant that: (1) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (2) you are not listed on any U.S. Government list of prohibited or restricted parties. You also acknowledge that the Software may be subject to other U.S. and foreign laws and regulations governing the export of software by physical or electronic means. You agree to comply with all applicable US and foreign laws that apply to us as well as end-user, end-use, and destination restrictions imposed by U.S. and foreign governments.