



WEBSITE TERMS AND CONDITIONS OF USE

Effective Date: June 8, 2026

1. Agreement to These Terms

By accessing or using the website located at www.nslfcu.org (the "Website"), you agree to be bound by these Terms and Conditions of Use ("Terms"). These Terms apply to all visitors, members, loan applicants, and any other users of the Website. If you do not agree with any part of these Terms, you must immediately discontinue use of the Website.

None Suffer Lack Federal Credit Union ("NSLFCU," "we," "us," or "our") reserves the right to update or modify these Terms at any time without prior notice. Your continued use of the Website following any changes constitutes your acceptance of the revised Terms. The most current version will always be available on this page with the effective date noted above.

2. About NSLFCU

None Suffer Lack Federal Credit Union is a federally chartered, member-owned credit union organized under the laws of the United States and supervised by the National Credit Union Administration (NCUA). NSLFCU is headquartered at:

4929 Allentown Rd, Suitland, MD 20746

Phone: (301) 899-0300 | Email: hello@nslfcu.org | Routing Number: 055080376

Membership is open to members of From The Heart Church Ministries and their immediate family members nationwide, subject to eligibility requirements.

3. Eligibility and Account Access

Use of this Website is available to anyone; however, access to member-only services, account tools, loan applications, and digital banking features is restricted to eligible members of NSLFCU. By using the Website to open an account or apply for a loan, you represent and warrant that:

- You are at least 18 years of age (or the age of majority in your jurisdiction);
- You are eligible for NSLFCU membership;
- All information you provide is accurate, current, and complete; and
- You have the legal authority to enter into these Terms on your own behalf or on behalf of a minor dependent account holder.

4. Permitted and Prohibited Use

4.1 Permitted Use

You may use this Website solely for lawful purposes and in accordance with these Terms. Permitted uses include browsing publicly available content, applying for membership or loan products, accessing digital banking services for which you are enrolled, and downloading authorized resources and forms.

4.2 Prohibited Use

You agree that you will not:

- Use the Website in any way that violates applicable federal, Maryland state, or local law or regulation;
- Attempt to gain unauthorized access to any part of the Website, our servers, or any systems or networks connected to the Website;
- Transmit any unsolicited or unauthorized advertising or promotional material;
- Introduce any viruses, trojan horses, worms, or other malicious or technologically harmful material;
- Collect or harvest any personally identifiable information from the Website;
- Impersonate or attempt to impersonate NSLFCU, an NSLFCU employee, another member, or any other person or entity; or
- Engage in any conduct that restricts or inhibits anyone's use or enjoyment of the Website.

5. Digital Banking and Online Services

NSLFCU offers online and mobile banking services through our digital banking platform at digital.nslfcu.org. Use of these services is subject to separate enrollment agreements, account agreements, and any applicable fee schedules provided at the time of enrollment. In the event of any conflict between these Terms and your member account agreement, the member account agreement will control with respect to your financial accounts.

You are responsible for maintaining the confidentiality of your username, password, and any one-time passcodes used to access your account. You agree to notify NSLFCU immediately at (301) 899-0300 or hello@nslfcu.org if you suspect any unauthorized access to your account.

NSLFCU reserves the right to suspend or terminate access to digital banking services for any member who violates these Terms or applicable law, or whose account is in an adverse standing.

6. Loan Applications and Financial Products

Information presented on this Website regarding loan rates, terms, and financial products is for general informational purposes only and is subject to change without notice. Submission of a loan application does not constitute a guarantee of approval. All applications are subject to NSLFCU's underwriting criteria, credit review, and applicable regulatory requirements.

Auto loan refinancing is only available for vehicles titled in Maryland, Washington D.C., and Virginia. Minimum loan amounts, term restrictions, and eligibility requirements apply to all loan

products as described on the relevant product pages. Contact NSLFCU directly for current rates and terms.

7. Intellectual Property

The Website and all of its content, including but not limited to text, graphics, logos, images, downloadable resources, and software, are the property of NSLFCU or its content suppliers and are protected by United States copyright, trademark, and other applicable intellectual property laws.

You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Website for personal, non-commercial purposes. You may not reproduce, distribute, modify, create derivative works of, publicly display, or exploit any content from the Website without the prior written consent of NSLFCU.

8. Third-Party Links and Services

The Website may contain links to third-party websites or services, including but not limited to our digital banking platform, appointment scheduling tools, app stores, and partner services. These links are provided for your convenience only. NSLFCU has no control over the content or practices of third-party sites and accepts no responsibility or liability for them. Visiting third-party links is at your own risk and subject to those third parties' own terms and privacy policies.

9. Disclaimers and Limitation of Liability

9.1 No Warranties

THE WEBSITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. NSLFCU DOES NOT WARRANT THAT THE WEBSITE WILL BE UNINTERRUPTED, ERROR-FREE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

9.2 Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NSLFCU SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING FROM YOUR USE OF OR INABILITY TO USE THE WEBSITE OR ANY CONTENT THEREON, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NSLFCU'S TOTAL LIABILITY TO YOU FOR ANY CLAIM ARISING FROM THESE TERMS OR YOUR USE OF THE WEBSITE SHALL NOT EXCEED ONE HUNDRED DOLLARS (\$100.00).

Some jurisdictions do not allow the exclusion or limitation of certain warranties or liability, so the above limitations may not fully apply to you.

10. Indemnification

You agree to defend, indemnify, and hold harmless NSLFCU and its officers, directors, employees, agents, and successors from and against any and all claims, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your

use of the Website; (b) your violation of these Terms; (c) your violation of any applicable law or regulation; or (d) your infringement of any third-party right.

11. Governing Law and Dispute Resolution

These Terms shall be governed by and construed in accordance with the laws of the State of Maryland and applicable federal law, without regard to its conflict of law provisions. Any dispute arising under or relating to these Terms or your use of the Website shall be resolved in the state or federal courts located in Prince George's County, Maryland, and you hereby consent to the personal jurisdiction of such courts.

Nothing in this section limits NSLFCU's rights or your rights under the Federal Credit Union Act or regulations promulgated by the National Credit Union Administration.

12. NCUA Share Insurance

Member deposits at NSLFCU are federally insured by the National Credit Union Administration (NCUA) up to the applicable limits. Current insurance limits and coverage details are available at www.ncua.gov or by contacting NSLFCU directly.

13. Accessibility

NSLFCU is committed to making its Website accessible to all users, including individuals with disabilities. If you experience difficulty accessing any content on this Website, please contact us at hello@nslfcu.org or (301) 899-0300 so that we may assist you.

14. Severability and Entire Agreement

If any provision of these Terms is found to be unlawful, void, or unenforceable, that provision shall be deemed severable from these Terms and shall not affect the validity and enforceability of the remaining provisions. These Terms, together with any applicable account agreements, loan agreements, and NSLFCU's Privacy Policy, constitute the entire agreement between you and NSLFCU with respect to your use of the Website.

15. Contact Us

If you have any questions about these Terms and Conditions, please contact us:

None Suffer Lack Federal Credit Union

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