Online Banking User Agreement, Authorization to Receive Electronic Statements and Other Disclosures, and Electronic Bill Payment

Effective 3.23.2026

It'sMe247 Online Banking User Agreement
Savvy Money Terms of Services

Introduction

This End User Agreement ("Agreement") sets forth the terms and conditions of the Online Banking and Mobile Banking Services ("Services") offered by your Financial Institution ("CREDIT UNION"). In this Agreement, "you" refers to each owner and authorized signer on the accounts that may be accessed through the Service. The terms "we" and "us" refer to your CREDIT UNION. Reference to "computer" in this Agreement shall mean any electronic and/or digital device that provides web browser capabilities, including personal computer, laptop, personal digital assistant, and mobile and/or smartphone compatible with the Services. This Agreement incorporates, supplements, and supersedes where inconsistent, the terms of your Membership Agreement with us, and also incorporates certain additional terms and conditions that apply to Online Bill Payments. Before using the Services, you must consent to receive disclosures, notices, and other communications electronically, and read and accept this Agreement.

Article A - Consent to Receive Documents Electronically

1. You hereby agree to receive documents delivered to you electronically. By agreeing to receive documents electronically, you also agree that we may terminate paper delivery of documents to you. You have the right to withdraw consent to receive electronic documents as described below. These electronic documents are accessible when you login to the Services. Some electronic documents may be accessed only through the Online Banking Services, or only through the Mobile Banking Services. You agree to receive these documents, and any disclosures to which you are entitled under Federal Reserve Board Regulations B (Equal Credit Opportunity Act), E (Electronic Fund Transfers Act), M (Consumer Leasing Act), Z (Truth in Lending Act), and CC (Expedited Funds Availability Act); the National Credit Union Administration Truth in Savings Regulation, the Fair Credit Reporting Act, and any other applicable state or federal regulation or statute, including but not necessarily limited to your monthly CREDIT UNION account statement, electronically, through your access to this system.

2. All documents in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other documentation important to you.

3. You understand and acknowledge that you presently have the right to receive such disclosures in paper form, and that you may revoke the authorization given at any time by providing CREDIT UNION with written notice of such revocation, at which time you will again be entitled to receive such disclosures in paper form. Whether you send such notice of revocation by paper or electronic means, the effective date of your revocation will be no more than thirty (30) days from the day such notice is acknowledged as received by CREDIT UNION.

4. To access and retain your eStatements and other electronic disclosures, you must meet the following technical requirements: (1) you must have Internet access and a valid email account and address; (2) you must request access to the Online Banking and Mobile Banking Services through CREDIT UNION; (3) your computer must have installed browser software currently

supported by the Services, and utilizes appropriate security protections; (4) if you fail to use current, supported browser software, the CREDIT UNION and any other entities involved in the design, development or operation of the Services are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account; and (5) for eStatements and other electronic documents, you must have access to a printer or the ability to download information to keep copies of electronic documents for your records.

5. You understand and agree that you must notify CREDIT UNION if your email address changes, by providing the CREDIT UNION with written or electronic notice of any such change in address, and that the effective date of this new email address will be no more than thirty (30) days from the day such notice is acknowledged as received by CREDIT UNION. You hereby hold the CREDIT UNION harmless in the event that you have not received any required statement or other notice as a result of your failure to notify the CREDIT UNION of a change in your email address.

6. You understand and agree that even though you have agreed to receive disclosures electronically, you may contact the CREDIT UNION by email or telephone to request that the CREDIT UNION send a paper copy of a disclosure that has already been sent electronically, and that the CREDIT UNION may charge a fee for that service, which fee will be separately disclosed. You agree that such fee can be deducted by the CREDIT UNION from any account you own at the CREDIT UNION.

7. You agree CREDIT UNION may amend the terms of this Agreement by giving you notice of the amendment. Your continued use of the Services after such notice is given constitutes your agreement to the amendments.

8. By accepting this Agreement, you acknowledge that you have read the terms of this Agreement and that you agree to be bound by these terms. When you enroll in the eStatement service, you consent to receive your periodic account statements and other disclosures electronically. If your CREDIT UNION account is owned jointly with another person(s), any one of you may consent to receive eStatements and electronic disclosures, including eNotices. Further, you understand that by accepting this Agreement, the current date will be logged as part of your account records and the Services will be activated for your account.

9. Notwithstanding the above, CREDIT UNION reserves the right to provide paper copies of any documentation that you have authorized us to provide electronically, even if you have selected electronic delivery for those documents.

Article B – Online and Mobile Banking Use Agreement

1. The **It's Me 247** Online Banking and Mobile Banking Services are provided as a service of the CREDIT UNION and permits access to your account information and upon request allows account transactions to be conducted. By accessing the System, you are verifying that you are the account holder, or you have full legal authority granted by the account holder to obtain information and conduct transactions.

2. The CREDIT UNION has provided authentication information which is required to permit access to the Services. The first time you login to use the Services, you will be required to change any initial password. You authorize CREDIT UNION to follow any instructions entered through the online banking System using your authentication information. You agree that you are responsible to make sure your authentication information is maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.

3. You agree that you are solely responsible for any access obtained to account information or any transactions conducted on any account accessed using your authentication information. If you have reason to believe that your authentication information has been disclosed to or obtained by any unauthorized person, you agree to immediately notify the CREDIT UNION. When connected to or using the Services, you agree to ensure that no unauthorized persons have access to your computer. If you fail to maintain direct control and supervision over your computer or otherwise fail to ensure that no unauthorized persons have access to your computer when connected to or using the Services, you agree that any use of the Services utilizing your authentication information is not unauthorized use, and the CREDIT UNION and any other companies or entities involved in the design, development or operation of the System, are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account, to the extent permitted by law.

4. To access use the Services, you must meet the following technical requirements: (1) you must have Internet access and a valid email account and address; (2) you must request access to the Online Banking and Mobile Banking Services through CREDIT UNION; (3) your computer must have installed browser software currently supported by the Services, and utilizes appropriate security protections; (4) if you fail to use current, supported browser software, the CREDIT UNION and any other entities involved in the design, development or operation of the Services are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account; and (5) for eStatements and other electronic documents, you must have access to a printer or the ability to download information to keep copies of electronic documents for your records.

5. You are responsible for the selection, installation, maintenance, and operation of your computer and software. We are not responsible for any errors, failures, or malfunctions of your computer or software, or for any computer virus or related problems that may occur with your use of these Services. You are responsible for ensuring that your computer and software are compatible with our system. We reserve the right to change our system requirements from time to time.

6. For security reasons, we may disable your access to the Services if your authentication information is entered incorrectly several times. Our security procedures are not designed for the detection of errors (e.g., duplicate transfers or errors in information you provide to us). We will not be obligated to detect errors made by you, even if we take certain actions from time to time to do so.

7. We may elect, at our discretion, to verify the authenticity or content of any transmission contacting any owner or authorized signer on your account. We may deny access to the Services without prior notice if we are unable to confirm to our satisfaction any person's authority to access the Services or if we believe such action is necessary for security reasons. If your account is not primarily for personal, family or household purposes, you agree to be responsible for any instruction or transaction we receive through the Services, even if it is not authorized by you, provided it includes your Password or is otherwise processed by us in accordance with this security procedure. Each time you transmit instructions to us, you warrant that our security procedures are commercially reasonable (based on the normal size, type, and frequency of your transactions).

8. You shall at all times comply with applicable laws, rules and regulations in connection with your use of the Services. You shall not use the Services for any activities in violation of any laws or regulations, including without limitation, wrongful transmission of copyrighted material, sending of threatening or obscene materials, or misappropriation or exportation of trade or national secrets. You shall have sole responsibility and liability related to your access to the Internet and

any browsers, computers, devices or other such technologies used to access the Internet and the Services, and CREDIT UNION assumes no liability or control over such Internet access or technologies. You shall use the Services in accordance with this Agreement and any other applicable terms and conditions.

9. There may be times when all or part of the Services are unavailable due to system outages or maintenance. We assume no responsibility for any damage or delay that may result from such unavailability.

10. **Indemnification**. Except as otherwise set forth in this Agreement, each account owner agrees to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our Services, including but not limited to any illegal acts, fraud, misrepresentation or willful misconduct, or (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

11. **Limitations on Liability**. You agree that we and our suppliers, providers, and vendors are released from any incidental, indirect, consequential, special punitive, and exemplary and tort damages. You agree that the maximum liability applicable to us and our suppliers, providers, and vendors is limited to the amount of the single transaction at issue.

12. **Limitation on Time to Sue**. Unless otherwise required by law, an action or proceeding by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to the Services must be commenced no later than one year after the day the cause of action accrues.

13. **No Warranties**. The Services are made available on an “as-is” and “as available” basis. Neither we nor our vendors provide any warranty, express or implied, regarding these Services. All warranties, including implied warranties of merchantability and fitness for a particular purpose, are expressly disclaimed to the greatest extent permitted by law. Neither we nor our vendors assume any liability for the unavailability of the Services. This provision shall not be deemed to limit our obligations as otherwise set forth in this Agreement.

14. **Privacy**. Please see the Privacy Policy of CREDIT UNION for information about how we gather, use and secure nonpublic personal information about you.

15. **Termination**. We may terminate, suspend or limit your access to all or part of the Services, and/or terminate this Agreement, at any time, with or without cause. We may refuse to make scheduled or recurring Services payments and/or transfers following termination of the Services. Any indemnification obligations required by this Agreement shall survive its termination.

16. **Alerts**. Your use of the Services includes includes enrollment to receive transaction alerts and notifications (“Alerts”). CREDIT UNION provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, Internet service provider(s) and other factors outside CREDIT UNION’s control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold the CREDIT UNION, its directors, officers, employees, agents and service providers liable for losses or damages, including attorneys’ fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery

of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

17. **Ownership and License**. You agree that the CREDIT UNION and/or its service providers retain all ownership and proprietary rights in the Service, associated content, technology and website(s). You agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology used to provide the Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service.

18. Unless our Membership Agreement with you states otherwise, this Agreement shall be governed by and construed in accordance with the laws of the State in which you reside, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

19. We are not responsible for any third-party software you may need to use the Services. Your use of such software will be subject to the terms of any agreement you receive in connection with its use (e.g., at time of download and installation). We assume no responsibility for the defects or incompatibility of any devices, computers or software that you use for the Services, even if we have previously approved their use.

SavvyMoney Terms of Services

As a feature of your Online Banking account, we will provide you with your credit score and report. This is a soft pull and will not affect your credit score.

You authorize our partner SavvyMoney, Inc. to continuously obtain your credit report and use the information to verify your identity, provide you with financial education, and invite you to apply for products and services made available by us.

Click here if you wish to decline enrollment in SavvyMoney services.

By clicking 'I Agree', you are accepting SavvyMoney's Terms of Service and Privacy Policy (unless you completed the decline enrollment instructions above). You may revoke this authorization at any time through your credit score profile settings.