

Online Banking Alerts Terms and Conditions – Alerts Disclosure

Your credit union's online banking alerts service ("alerts") enables you to receive notices from time to time concerning information on your account(s).

By activating one or more of the notices offered by the alerts service, you agree to the following terms and conditions:

The alerts service allows you to request and receive electronic messages about your accounts at the credit union. We send alerts to you based upon the instructions you provide to us. Your instructions are neither reviewed nor verified by the credit union at any time prior to, or following your activation of the alerts service. You hereby acknowledge and accept that each alert is sent to you without being encrypted and may include your name and information pertaining to your credit union account(s).

You may receive alerts through a text-enabled cellular phone, an email account that is accessed via a personal computer, or both. It is your responsibility to determine if your cellular phone service provider supports text messaging and your telephone is capable of receiving text messages. The credit union's alerts are subject to the terms and conditions of your agreement(s) with your cellular phone carrier and/or internet service provider. You are responsible for any fees imposed by your cellular phone service and/or internet service provider even if your use of the alerts causes those fees to change.

You acknowledge, agree and understand that your receipt of any alerts may be delayed or prevented by factor(s) affecting your cellular phone service provider, internet service provider(s) and other factors outside our control. We neither guarantee the delivery nor the accuracy of the contents of any alert. You agree to not hold the credit union, including its agents, employees, or volunteers, liable for any losses, damages or costs that may arise in whole or in part, from:

- a. a non-delivery, delayed delivery, or the misdirected delivery of any alert;
- b. inaccurate or incomplete content in any alert; or
- c. your reliance on or use of the information provided in any alert for any purpose.

The credit union provides this service as a convenience to you for information purposes only. An alert does not constitute an official record for the account to which it pertains. The credit union reserves the right to terminate its alerts service or begin charging a fee for such service at any time without prior notice to you. All provisions of any agreements or disclosures previously made pertaining to your credit union accounts remain in effect and are not superseded or amended by this agreement.