



CU Online (Home Banking) Agreement and Disclosure

Agreement:

This agreement contains the terms that govern your use of CU Online, the Impact Credit Union Home Banking service. By using CU Online to access your account you are agreeing to the terms of this Agreement which supplements the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which may apply to your use of CU Online.

Description of Service:

CU Online allows you to access your Impact Credit Union account information, transfer funds, view account balances, and view account detail and history. Transactions made through CU Online after the close of normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transaction. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds.

We reserve the right to limit the types and number of accounts eligible for home banking. We also reserve the right to modify the scope of the Service at any time.

Terms & Conditions:

The following terms & conditions apply to usage of Impact Credit Union's Home Banking service:

- I will not disclose my username and/or password , or otherwise make it available to anyone not authorized to sign on to my Primary Share Account
- I will contact the Credit Union immediately if I suspect any unauthorized access to my account via CU Online
- The Credit Union may terminate this agreement and my use of CU Online if any of the following occur:
 - I, or any authorized joint owner on the account, breach this or any other agreement with the Credit Union
 - The Credit Union has reason to believe that there has been an unauthorized use of my username and/or password
 - I, or any authorized joint owner on the account, notify the Credit Union in writing that this agreement is cancelled
- I waive all present and future claims against the Credit Union and release said Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence which might incur through unauthorized transactions of any kind from my account(s) through the custody and use of my username and/or password
- I agree that in no event will the Credit Union be liable for technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data or other similar loss