

WEBSITE TERMS OF USE



1. Introduction

Welcome to the America's Credit Union ("Credit Union") website. Your access to this site is subject to the following Terms of Use. By accessing and using this site, you accept these Terms of Use without limitation or qualification. You agree we may change these Terms of Use from time to time, by posting the revised Terms of Use to the website.

2. User Responsibilities

As a user of our website, you agree to:

- a. Compliance with Laws: Use the website in accordance with all applicable laws and regulations.
- b. Accurate Information: Provide and maintain accurate, current, and complete information.
- c. Security: Safeguard your account information and promptly report any unauthorized access.
- d. Respect for Others: Refrain from submitting content that is illegal, offensive, or infringes on the rights of others.
- e. Prohibited Activities: Avoid engaging in activities such as spamming, hacking, or distributing malware.
- f. Failure to comply with these responsibilities may result in the termination of your access to the website.

3. Accessibility Statement

We are committed to ensuring that our website is accessible to all members, including those with disabilities. Our goal is to provide a seamless and inclusive experience for everyone. We strive to comply with the Americans with Disabilities Act (ADA) and other relevant accessibility standards.

If you encounter any accessibility barriers or have suggestions on how we can improve accessibility, please use the contact information within the Member Feedback section below.

4. Content & Material

Credit Union reserves the right, without notice and for any reason, to remove any content on this site, and to deny access to any user or users to all or any part of this site.

5. Mobile App Integration

Our services are seamlessly integrated with our mobile app, providing you with the convenience and security of mobile banking. You can manage your accounts, transfer funds, and access other services directly from your mobile device. Our app is designed with robust security features to protect your personal and financial information.

For more information on how to download and use our mobile app, please visit the following [IOS](#) and [Android](#).

6. Your Enrollment and Contact Submissions

The Credit Union may provide financial services on this website that require your enrollment or submission of contact information. By enrolling in such services or making any applicable submissions, you expressly consent and authorize the Credit Union and its representatives to contact you by email, telephone (including cell phone), text message, or automated dialing communications at any number you provide the Credit Union for your accounts and services, now or in the future for purposes of assisting with your accounts and services or to prevent fraud on your account. You understand you may revoke your consent at any time by providing the Credit Union notice of your revocation. You understand that your privacy is our priority. No information will be disclosed or shared with third parties except as provided in our Privacy Policy.

7. Identity Verifications

You authorize your wireless operator (AT&T, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to our third party service provider, solely to verify your identity and prevent fraud for the duration of the business relationship. Our third-party service providers are bound by our data security and confidentiality requirements. See our Privacy Policy for how we protect your data.

8. Text (SMS/MMS) Notifications

The Credit Union may provide notification services that allow us to contact you by text (SMS/MMS) notices or alerts. By enrolling in such services, you expressly consent and authorize the Credit Union and its representatives to contact you via text message, including automated dialing communications at any number you provide, to provide you information alerts. Message frequency depends on account settings and conditions. You may Text "STOP" to opt-out or "HELP" for help at any time. You understand that message and data rates may apply to your use of the service and that the cellular provider is not responsible for delayed or undelivered messages.

9. Links to Third Party Sites

The Credit Union's website may contain links to third party websites ("Linked Sites"). The Linked Sites are not controlled by the Credit Union, and we are not responsible for the content or function of any Linked Site. We are not responsible for webcasting, or any other form of transmission received from any Linked Site nor are we responsible if the Linked Site is not operational. We provide these links to you only as a convenience and the inclusion of any link does not imply endorsement by the Credit Union of the site or any association with its operators. You are responsible for viewing and complying with the privacy statements and terms of use posted at Linked Sites. Any dealings with third parties included within this website participation in promotions, including the delivery of and payment for goods and services, and any other terms, conditions, warranties, or representations associated with such dealings or promotions, are solely between you and the third party. The Credit Union shall not be responsible or liable for any goods or services of any third party.

10. Copyright Protection

You may download your financial information and material displayed on this site for personal, non-commercial use only. You must retain all copyright and other proprietary notices on downloaded and/or copied material. You may not distribute, modify, transmit, use, or re-use any of

the contents of this site for any public or commercial purpose without the written consent of Credit Union. The Credit Union's products, services, programs, or technology displayed on this Website or described in any document published by Credit Union on this site are copyright protected and constitute intellectual property owned by Credit Union. You may download your financial information on this site for personal, non-commercial use only.

11. Warranty

EXCEPT AS PROHIBITED BY APPLICABLE LAW, THE INFORMATION, PRODUCTS, SERVICES AND MATERIALS CONTAINED IN THIS SITE, INCLUDING TEXT, GRAPHICS, LINKS OR OTHER ITEMS ARE PROVIDED "AS IS" AND "AS AVAILABLE". CREDIT UNION DOES NOT WARRANT THE COMPLETENESS OF THE INFORMATION, PRODUCTS, SERVICES AND MATERIALS AND EXPRESSLY DISCLAIMS LIABILITY FOR ERRORS OR OMISSIONS IN THIS INFORMATION, PRODUCTS, SERVICES AND MATERIALS.

12. Use of Internet Cookies

We collect, use and store cookies and similar tracking technology via this website, your browser and your device. The information collected may relate to you, your preferences, or your device (including cursor movements, clicks and screen recordings) and is used to make this site work as you expect, and to provide a personalized experience. This technology is used and shared for various purposes such as enhancing and analyzing site navigation and usage, and assisting our advertising and social media efforts, including targeted advertising through third parties. For information about data privacy, refer to our [Privacy Policy](#).

13. Regular Updates

We are committed to keeping our Terms of Use document up to date. This document will be reviewed and updated regularly to reflect changes in laws, technology, and user needs. We encourage you to review this document periodically to stay informed about any updates.

14. Data Protection and Privacy

We are committed to protecting the privacy and personal data of our members. Our Privacy Policy outlines how we collect, use, and safeguard your information. In addition to our Privacy Policy, we adhere to global data protection regulations to ensure the highest standards of privacy and security.

For our international members, we comply with the General Data Protection Regulation (GDPR), which provides robust protection for personal data and grants individuals greater control over their information. For our members in California, we comply with the California Consumer Privacy Act (CCPA), which enhances privacy rights and consumer protection.

If you have any questions or concerns about our data protection practices, please refer to our Privacy Policy or contact our Privacy Officer at yourprivacy@youracu.org.

15. Member Feedback

We value your feedback and are committed to ensuring that our Terms of Use meet your needs. If you have any suggestions or concerns about our terms and conditions, please contact us please contact us by mail at America's Credit Union, P.O. Box 5060, Dupont, WA 98327-5060, by secure message; or by phone at 253-964-3113, toll free 866-968-7128. Your feedback will be considered in future updates to this document.