

University of Iowa Community Credit Union – E-Statement Usage Agreement

The University of Iowa Community Credit Union E-Statement service is provided in part with assistance from Digital Insight and Lanvera, Inc. The UICCU will use information collected from you only as necessary to assist in processing electronic documents according to the terms set forth below.

PLEASE READ THE FOLLOWING CAREFULLY. COPIES OF THESE TERMS ARE AVAILABLE UPON REQUEST BY WRITING US AT:

University of Iowa Community Credit Union
2355 Landon Rd
North Liberty, IA 52317

1. Password Policy. Use of E-Statements requires an active Online Banking Log In ID and password. Your Online Banking Log In ID and password will be passed to Lanvera via secure Single-Sign-On in order to present your E-Statements to Online Banking. By agreeing to the terms and conditions of this Usage Agreement, you agree to be solely responsible for the confidentiality and use of your Password, as well as for any communications entered on Online Banking using your Password.

As a condition of use, you must inform the University of Iowa Community Credit Union immediately if you believe your Password has been lost or stolen. You may contact us by calling: 1-319-339-1000; E-mail: mac@uiccu.org

The UICCU reserves the right to reset any Passwords that may have been lost or stolen.

2. Use of E-Statements. By accepting the E-Statements Usage Agreement, you authorize your UICCU statements to be delivered to you through Online Banking. You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosure required by law, including electronic funds transfer disclosures, may be made electronically via e-mail with instructions/links or via email with attached disclosures. These include, but not limited to, statements, tax forms, NSF Notices, Delinquency Notices, CD Maturity Notices, LOC Notices, and Loan Coupons. We will send all statements, notices, attachments, and/or documents to the last known e-mail address you provided. You agree to update your e-mail address online in the event it should change. In order to view E-Statements you will need a computer with Online access and a compatible web browser; a valid e-mail address; and software that can view an electronic file in portable document format (PDF). At the end of each statement period or daily notice cycle, an e-mail will be sent to your registered e-mail address to notify you when a monthly statement or daily notice is available online. A rolling 15-month history of your monthly E-Statements will be archived and available online, as will 2-months of notice history, and 1-year of tax forms.

3. Confidentiality on Internet. The University of Iowa Community Credit Union may collect your IP address, domain name and may request your e-mail address.

The UICCU will store and protect this information in the same manner we store and protect other personal Member information. We will only disclose information to third parties about your account:

- A. Where it is necessary for completing transactions with Digital Insight and Lanvera or;
- B. In order to comply with a government agency or court orders, or;
- C. If you give us your written permission.

The UICCU reserves the right to provide non-personal identifying information such as aggregate data to third parties.

4. Security of Site. The University of Iowa Community Credit Union only collects personal information to serve its legitimate business purposes. The UICCU uses standard security technology to protect personal information. We are not responsible for any breach of security or for the actions of any third parties that may obtain any personal information. The University of Iowa Community Credit Union will not be responsible for any loss resulting from a cause over which it does not have direct control, including, but not limited to, failure of electronic or mechanical equipment or communications lines, telephone or other interconnect problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes or natural disasters, strikes or other labor problems, wars or government restrictions. Users of E-Statements may review and correct personal information by selecting the Settings section of the E-Statements site.

Use of E-Statements is solely at your own risk and is subject to all applicable local, state, national and international laws and regulations. Although we have tried to create a secure and reliable service, the confidentiality of any communication transmitted over the Internet cannot be guaranteed. Accordingly, the University of Iowa Community Credit Union and its affiliates are not responsible for the security of any information transmitted via the Internet. Actual or attempted unauthorized use of E-Statements may result in criminal and/or civil prosecution. For your protection, the University of Iowa Community Credit Union reserves the right to view, monitor and record activity on E-Statements without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on E-Statements. The University of Iowa Community Credit Union will also comply with all court orders involving requests for such information.

5. Registration. When registering with E-Statements, you represent and warrant that:

- A. you are using your actual identity and that any information you provide to E-Statements is accurate and complete and;
- B. your registration with the University of Iowa Community Credit Union and use of E-Statements will not violate any local, state, national or international laws or regulations.

6. Other Terms and Conditions. The terms and conditions set forth here are for the E-Statements service. They do not change any tariffs or other regulations governing the terms and conditions pursuant to which the University of Iowa Community Credit Union provides you financial and related services or the terms and conditions pursuant to which the University of Iowa Community Credit Union provides you use of the

University of Iowa Community Credit Union website. This Agreement shall be governed by the laws of the state in which you live at the time of the transaction, without regard to the choice of law or conflict of law rules thereof.

7. In Case of Errors or Questions About Your Electronic Statement. If you have any questions or comments regarding your statement, please contact us by calling:

1-319-339-1000

Or writing:

University of Iowa Community Credit Union
Attn: E-Statements Member Assistance
2355 Landon Rd
North Liberty, IA 52317
E-mail: mac@uiccu.org

8. Warranty. The foregoing shall constitute the University of Iowa Community Credit Union's entire liability and your exclusive remedy. In no event shall the University of Iowa Community Credit Union be liable for any direct, indirect, special, incidental, consequential, or exemplary damages, including lost profits (even if advised of the possibility thereof) arising in any way out of the installation, use, or maintenance of the equipment, software, and/or this service.

9. Exclusions of Warranties. This service and related documentation are provided "as is" without any warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

10. Address Changes. You agree to promptly change your User Profile with updated e-mail address information when any address change occurs. These changes should be made within E-Statements.

11. Termination or Discontinuation. In the event you wish to discontinue this service, you must cancel enrollment within E-Statements or contact the UICCU Member Assistance Center at 1-319-339-1000. By cancelling enrollment you understand you may be subject to any fee associated with the receipt of a paper document, including but not limited to: statements, tax forms, NSF Notices, Delinquency Notices, CD Maturity Notices, LOC Notices, and Loan Coupons. We may terminate service to you at any time and/or revoke your right to use software. Neither termination nor discontinuation shall affect your liability or obligations under this Agreement.

12. Limitation. Your enrollment in this service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in this service, you agree that we reserve the right to obtain financial information regarding your account from a financial institution to resolve payment-posting problems.

REMINDER:

When you click 'I Agree' you will be enrolled in E-Statements and presented the Statement History page, however there will be no statement history until the end of the current statement cycle.

UICCU member statements are generated in the first days following a month-end cycle and you may return to this page at that time to view your E-Statements; as each monthly statement is generated, you will begin to build a rolling 15-month history of statements.