



**1st Community Credit Union
Mobile Banking Terms and Conditions**

MOBILE BANKING

1st Community Credit Union (1st CCU) mobile banking application is a member app designed specifically for smartphones and similar devices. This personal financial information management service will allow you to access your 1st CCU account(s) information.

ACCESS AND AGREEMENT

By accessing and/or using this service you agree to the following terms and conditions of the service. However, you continue to remain subject to any terms and conditions of any existing agreements with any unaffiliated service providers such as Verizon, US Cellular, etc.... This agreement is not intended to supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking, which may include downloading the Software, receiving or sending Mobile Banking text messages, or other use of your Wireless Device when using the Software or other products and services provided by Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us. Neither 1st CCU nor any of our service providers assume responsibility for the operation, security, functionality or availability of any related network, wireless device or mobile network which you may utilize to access mobile banking.

LIABILITY

Availability, timeliness and the proper functioning of our mobile banking service will be dependent upon many factors such as, your wireless device location, network availability, signal strength, hardware, software and your particular wireless device in general. Neither we nor our service providers shall be liable for any loss or damage caused by these factors or for any actions taken in reliance thereon, including service interruptions, inaccuracies, delays or loss of personalized settings.

1st CCU reserves the right to modify the mobile banking service at any time. You, the user, will be responsible for determining how to use the modified application. We will not be liable for any such loss incurred by improper use of the service.

This mobile banking application is being provided “As is” with no warranty of any kind. You agree to exercise caution when utilizing the service on your wireless device and to use discretion when obtaining or transmitting information.

Accessibility: 1st CCU is actively taking steps to implement services that are accessible to our members with disabilities. This commitment is ongoing. If you experience difficulties in accessing 1st CCU's mobile app please call us at 888-706-1228 or email general@1stccu.com and we will work with you to provide the information you seek through a communication method that is accessible to you.



Failure of the service due to natural disaster such as, fire, earthquake or flood, as well as any failure or delay of transportation, power, communications system or similar circumstance beyond our control will not be the liability of 1st CCU or our service providers.

YOUR RESPONSIBILITY

Under this agreement, you attest that you are the legal owner of the financial information accessible to you via mobile banking. You also agree that all information that you have provided to be used in connection with mobile banking is accurate, current and complete and that you have the right to provide such information to us for the purpose of using this service. You agree not to misrepresent your identity and to keep your personal information current and accurate.

You assume responsibility for any transactions authorized by persons whom you have permitted to use your wireless device and PIN to access mobile banking. If at any time you have reason to believe that your PIN or wireless device has been lost or stolen, you must notify us immediately at (608)269-8121 or 1-888-706-1228 in order to delete the device from the mobile app access. If you later find your device, you may re-enroll the same mobile number.

THIRD PARTY LINKS

1st CCU may establish links between our service and other services operated by third parties. We are not responsible for contents therein and assume no control over other such services.

These terms and conditions may be modified, changed or altered at any time without prior notice. It is the responsibility of you, the user, to regularly review this agreement. Your continued use of this service following any such changes, modifications or alterations shall constitute your acceptance of such.

CONTACT BY 1ST CCU OR AFFILIATED PARTIES

No 1st CCU employee, or any company affiliated with this mobile service will contact you via email or phone requesting your mobile ID or mobile passcode. If you are contacted by anyone requesting this information, please contact us immediately.

CANCELLATION

You may cancel your mobile banking service at any time by notifying us of your intent to cancel in writing or by calling us at (608)269-8121 OR 1-888-706-1228. We may terminate your participation in mobile banking service for any reason at any time. We are not obligated to notify you in advance.