

# Internet Banking Terms of Service Agreement

1. By signing the E-Services Enrollment Form, CPCU will provide Electronic Services such as CPCUi, iPayPlus, Mobile APP, E-Documents and E-alerts. Remote Deposit Capture (RDC) and Third Party Transfers are electronic services provided to members who meet eligibility and enrollment requirements. Please see RDC and Third Party Transfers separate disclosures for terms and conditions. E-Services permit access to member account information and, upon request, allow account transactions to be conducted. By accessing these services you verify that you are an account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions.
2. E-Services require you to confirm your access to the E-Document product and to preview the test statement provided before you receive your documents electronically. You have the right to withdraw consent to electronic documents. To do so you must submit a written withdraw request, which includes your name, account number and withdrawal request to the address listed in this agreement. Once we receive this request, we will discontinue your access to E-Documents and we will renew mailing of your paper statements. There may be fees associated with mailing paper statements as outlined in our Member Services Price List.
3. Once you receive access to E-Documents, should you need a paper copy of a statement, you must submit a written document request by mail, fax or delivery to a branch location. Certain fees may apply for paper copy requests as stated in our Member Services Price List.
4. Once you have enrolled in E-Services, you are required to keep your electronic contact information up to date. Should your electronic contact information change at any point after enrollment, you may log into your account on CPCUi to change your address, phone number or email address. You may also contact the Credit Union for the proper documentation for account maintenance, which will require the account holder's signature. We may require additional documentation to change a legal name or other information on an account.
5. CPCU has provided an Account Number or Username and a Password which are required in order to access E-Services. You authorize CPCU to follow any instruction entered through CPCUi and/or the Mobile APP using your password. You are responsible to make sure that the Account Number and Password are maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.
6. CPCU and any other companies or entities involved in the design, development or operation of E-Services are not responsible and shall not have any liability for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account which occur prior to notification by you to CPCU that the Account Number or Password may have been disclosed to or obtained by any unauthorized person, other than those transactions for which we are responsible, as explained through our Electronic Fund Transfer (EFT) agreement.

7. If you use any method of storing the Account Number and Password on your computer, you are solely responsible for any access obtained to account information or any transactions conducted on any account. If you have reason to believe that the Account Number or Password have been disclosed to or obtained by an unauthorized person, you are required to immediately notify CPCU.

8. In order to use E-Services, E-Documents, E-Alerts and CPCUi, you are required to use browser software which utilizes current and appropriate security protections. You must use a browser which supports TLS1.2 or higher encryption. If you fail to use current appropriate browser software, CPCU and any other entities involved in the design, development or operation of E-services are not responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.

9. When connected to or using E-Services you are required to ensure that no unauthorized persons have access to your device. If you fail to maintain direct control and supervision over your device or otherwise fail to ensure that no unauthorized persons have access to your device when connected to or using E-services, CPCU and any other companies or entities involved in the design, development or operation of E-Services are not responsible for any loss, expense, injury, cost or damage resulting from any unauthorized (non-authorized) access obtained to account information or any transactions conducted on any account.

10. By accepting this agreement, you acknowledge that you have received a CPCU Account Disclosure and Agreement including an Electronic Funds Transaction Agreement, Truth in Savings and Privacy Disclosure and have read the terms of this agreement and that you agree to be bound by these terms.