University of Illinois Community Credit Union Account Access (UICCU) and Business Online Services (Digital Banking) Disclosure Statement

Account Access: https://digitalbanking.uoficreditunion.org/login

Our Internet address: www.uoficreditunion.org

By completing the Digital Banking registration process, you acknowledge and accept that you have been notified of and provided with the Business Account Agreement.

By agreeing to this Online Banking Agreement & Electronic Consent disclosure, you affirmatively acknowledge receipt of this Agreement and authorize University of Illinois Community Credit Union (“Credit Union”), (“UICCU”), (“us”), (“we”), to conduct business and provide certain disclosures to you (“your”), (“User”) electronically. The words "we," "us," and "our" mean University of Illinois Community Credit Union. The word "account" means any business accounts you have with the Credit Union.

This Agreement informs you of your rights when receiving legally required disclosures, notices, and information ("Disclosures") from the Credit Union. If you authorize or have already authorized another person to access your account through UICCU (“Services”), you agree and authorize the same to receive your electronic communication. By using the Services, you agree to all of the terms and conditions in this Agreement. This agreement is subject to the terms and conditions of your Credit Union Business Account Agreement, as amended from time to time and are incorporated by reference and made a part of this Agreement.

Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any communications relating to your Account in electronic format. We will therefore discontinue to send you paper-based communications, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
Initial disclosures, schedules or agreements for your account or associated payment features
Periodic disclosures or monthly billing statements for your account
Notices, schedules or disclosures regarding a change in terms of your account or associated payment features and Notices

Usage

If we grant you access for the Services, you will need a computer or mobile device to access your accounts. You are responsible for the installation, maintenance, and operation of any software or hardware. UICCU will not be responsible for any errors or failures caused by or related to telephone service, Internet service, hardware, or software. We assume no responsibility for any loss arising from incomplete information or for any temporary interruption in our information system. We make no warranty, express or implied, in law or in fact, including but not limited to any implied warranty of fitness for a particular purpose or of merchantability, with respect to the services, or any computer programs, apps, equipment or software made available to you.

Password Protection

Access Business Digital Banking using your Username and Password. Upon first login you must change your password. We identify you by your unique Username and Password. Transactions initiated by using your Username and Password will be considered as having been authorized by you and your use of your

account number and password constitutes your legal permission and signature to perform the transaction(s) you request.

You agree not to give or make available your password for any Credit Union electronic service to unauthorized individuals. If you believe that your password has been lost or stolen, or that someone may attempt to access your account without your permission through Digital Banking, or any other electronic device, you agree and are responsible to contact us immediately. You also agree to change your login information, to deny a third party's access to your banking information.

If you authorize another person to use your login information for electronic access to your account(s), that person can use a credit union service to perform any function that you may perform. Use of your login information by you or by any other person with your authorization will be considered the same as your written signature authorizing us to complete any transaction or request communicated through the service.

Liability for Unauthorized Access

You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use the Digital Banking service, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your login information or accessed your accounts through Digital Banking service without your authorization.

If you believe that someone has used your login information or has transferred or may transfer money from your account without your permission, call the Credit Union at: 217-278-7700 or 877-678-4328 or write the Credit Union at the address below.

Availability

Services are accessible seven days a week, twenty-four hours a day. If we schedule downtime for maintenance, we will notify as warranted. We will attempt to post notices in case of unscheduled downtime but circumstances may prevent such notice.

Alerts

By accepting this agreement, you recognize that Digital Banking Alerts relative to your accounts are provided as an informational courtesy only. Digital Banking Alerts are not provided as a real time mechanism to aid you in maintaining your account. Any fees incurred as a result of solely relying upon the alerts system for an updated account status are the responsibility of the account owner(s).

Transactions

Transactions you perform via the Services will be reflected on your monthly statement. If you agree to receive eStatements and need a printed copy of your statement, contact us with the contact information listed at the end of this agreement. We continually add, change, and delete features from Digital Banking. These changes are determined by our needs and the needs of the Online Banking users.

Acts of Nature

We are not liable for failure to account access, if such failures are outside of our control, including but not limited to acts of nature and other situations as required by us or Federal or Local law.

eStatements and Notices

When you register for Digital Banking, you may consent to receive your periodic account statements online through our eStatement service from this point forward and notify you via e-mail that your statement is ready for viewing. You have the option to download or print the documents for future reference. eStatements and notices are accessed by signing on to Online Banking and clicking on the "Documents" widget.

Paper Copy

You have the right to receive a paper version of a periodic statement, disclosure, and notice required by federal and state regulations upon request.
There may be a fee for requesting any paper copy of an electronic statement we have previously provided to you. Refer to our Business Rate and Fee Schedule.

Fees And Charges

There is currently no fee for Digital Banking or termination thereof. However, Credit Union reserves the right to impose fees or to subsequently change any fee structure with or without notice as required by law.

Your Right to Terminate

If you decide to withdraw your consent to do further business electronically with us, the legal validity, and enforceability of prior electronic disclosures will not be affected. You may cancel at any time at no fee. Once electronic services are terminated, we will begin mailing your paper disclosures, notices, and periodic statements required by federal and state regulations to you via the U.S. Mail.

Our Right to Terminate

You agree that we have the right to terminate or limit your electronic services at any time and for any reason at our discretion. Once electronic services are terminated or limited, we will begin mailing your paper disclosures, notices, and periodic statements required by federal and state regulations to you via the U.S. Mail. We reserve the right to block access to any of your services in order to maintain security.

We may terminate your use of Digital Banking if you or any authorized user of your account/password breaches this or any other agreement with us; or if we have reason to believe there has been unauthorized use of your account or password.

You or any other party to your account can terminate your use of Online Banking by calling or writing to us. However, termination of the system will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Our Right to Change

You agree that we can amend, supplement, change, or discontinue any of these terms and disclosures at any time. If you continue to use the Service after any such change, you agree to the change. If you do not agree to a revised version, you must terminate your electronic consent as set forth above.

E-mail Address

A valid e-mail address is needed to receive e-alerts, e-notices, and disclosures for Digital Banking. It is your responsibility to ensure we have a valid e-mail address at all times in order for us to send electronic communication to you. If you change your e-mail address, you agree to change your E-mail address appropriately with us. You understand and agree to keep your current E-mail address updated. Failure to do so may adversely affect our electronic communications to you.

If electronic notifications from the Credit Union are undeliverable, you agree that Digital Banking access will be restricted and the delivery method for account statements, disclosures, and notices will be reverted to paper format. To prevent a disruption in services, it is your responsibility to ensure your information with the Credit Union is accurate

Manage Users

The Entitlement service enables you, the Primary Account Owner ("Administrator"), to grant access through Digital Banking to your UICCU Business Accounts, to other individuals ("Users"). This service offers you the ability to limit that access to the activities and transactions you permit per User role and you are liable for such use by those individuals and anyone those entitled individuals may allow/authorize to use the entitled service(s). Administrators wishing to grant this privilege must complete the User Management enrollment process and create User Roles with accompanying custom access. This access may be granted by business members and may be limited to the products and services offered through Digital Banking.

Accepting the Terms

BY YOUR REGISTRATION AND CONTINUED USE OF THESE SERVICES, YOU EXPRESSLY (A) ACKNOWLEDGE THAT YOU HAVE READ ALL OF THESE TERMS; (B)
AGREE AND CONSENT TO THE TERMS; (C) REPRESENT AND WARRANT THAT YOU: (I) IF YOU ARE AGREEING TO THESE TERMS ON BEHALF OF A BUSINESS
ENTITY OR ANOTHER INDIVIDUAL, ARE AUTHORIZED TO BIND SUCH ENTITY OR SUCH INDIVIDUAL, AND (II) AGREE TO BE BOUND BY THE TERMS,
INCLUDING THE DISCLAIMERS AND LIMITATIONS OF LIABILITY; AND (D) AGREE TO BE LIABLE FOR ANY NONCOMPLIANCE WITH THESE TERMS. IF YOU DO
NOT AGREE TO ANY OF THE TERMS, DO NOT CLICK THE ACCEPTANCE BUTTON, IF APPLICABLE, AND/ OR DO NOT ACCESS OR CONTINUE TO USE THIS SERVICE. I UNDERSTAND THAT LGE COMMUNITY CREDIT UNION RESERVES THE RIGHT TO CHANGE, AMEND, AND CANCEL THE TERMS FOR THESE SERVICES AT ANY TIME, WITH OR WITHOUT NOTICE.

Neither University of Illinois Community Credit Union nor any of its affiliates, third-party providers, partners, licensors, employees, distributors, or agents are responsible for any errors or unauthorized transactions on my accounts initiated by a User, and UICCU expressly disclaims all liability, claims, and damages in connection with such activities.

You agree to hold UICCU and any third-party service providers harmless in any liability or claim arising from my use of these entitlements, including any claim I make against my User for their handling of my accounts or breach of my agreement with said Users pursuant to entitlements.

You agree to indemnify UICCU, its employees, agents, volunteers, and representatives against any and all claims arising due to: My entitling another person or persons with access to my Online Banking site, accounts and/or other authorities with respect to my accounts; and/or, Acts or actions taken by the sub-users I entitled.

Security & Hardware

After receiving your Online Banking password/access code from us, you agree to set up your password/access code immediately when logging on to Online Banking for the first time. You agree not to give or make available your password for any Credit Union electronic service to any unauthorized individuals.

The minimum encryption requirement for accessing credit union account(s) online is
TLS 1.3 protocol with forward secrecy and 128-bit (or higher) encryption ciphers, which are the supported defaults for these operating systems, browsers, and versions.

In addition, JavaScript must be enabled, web extensions must be disabled, ensuring the most optimal experience.

Supported Operating Systems and Browers

Vendor Operating System	Browser
Microsoft Desktop = Windows 11 or higher, Mobile = N/A	Edge (last two versions)
Apple Desktop = Mac OS 11 or higher	
Apple Mobile/Tablet = iOS (last two versions)	Safari (last two versions)
Google Mobile/Tablet = Android 13.0 or Higher	Chrome (last two versions)
Mozilla Desktop = N/A,	Firefox (last two versions)

We reserve the right to change software requirements as needed. Under normal conditions, we will provide notice of such software requirements before the need is mandatory. However, if conditions warrant, we reserve the right to make changes immediately without notice.

Service Interruptions

We may perform maintenance on our systems from time to time, which may result in interrupted service. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided. You agree that we will not be liable to you if our Digital Banking system is delayed or unavailable at any time. We make no warranty to you regarding your equipment or the software including fitness for a particular purpose.

Preventing Misuse

Protect your Digital Banking Password - The password that is used to gain access to Digital Banking should be kept confidential. For your protection, we recommend that you change your Digital Banking password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers, and other account data confidential.

You agree to: (a) establish your Password immediately upon accessing Digital Banking for the first time; (b) comply with the User Agreement and all security procedures we provide to you in connection with the Services; (c) take reasonable steps to safeguard the confidentiality and security of the User ID and Password, User Agreement information, and any other proprietary property or information we provide to you in connection with the Services; (d) limit access to your User ID and Password to persons who have a need to know such information; (e) closely and regularly monitor the activities of employees or Managed Users who access the Services; (f) take the necessary steps to delete a user if they are no longer employed by you or are no longer authorized to use the Services; and (g) notify us immediately if you have any reason to believe the security or confidentiality required by this provision has been or may be breached.

We may also require you to change your Username and/or Password at any time. We may deny access to the Services without prior notice if we are unable to confirm (to our satisfaction) any person’s authority to access the Services or if we believe such action is necessary for security reasons.

Changes to Your Contact Information

You are responsible to keep us informed of any change in electronic or mailing address. To update your contact information, you may at uoficreditunion.org, visiting a branch, or contacting us at our principal address found at the end of this Agreement regarding any such changes.

Inappropriate Transactions

You warrant and agree that you will not use any Digital Banking or any other Credit Union Accounts or Services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute a breach of this Agreement. Certain federal and/or state laws or Card Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

Limited Liability

We will not assume liability for non-receipt of e-alerts regarding account information, disclosure, or e-notice availability, due to but not limited to the following reasons: The e-mail address on file is invalid. Your e-mail or Internet service provider filters the notification from your Inbox (e.g., considers it "spam" or "junk mail"). There is a malfunction in your personal computer or phone browser and/or software.

Indemnification

Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your account, you agree to indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with an account or the performance of Digital banking and corresponding online services.

Governing Law

This Agreement is made in Illinois and shall be construed and governed by the laws of the State of Illinois, without regard to its conflicts of law's provisions and to the extent that Illinois law is not inconsistent with controlling Federal Law.

Principal Address and Telephone:
University of Illinois Community Credit Union
2201 S First St
Champaign, IL 61820
www.uoficreditunion.org
217-278-7700 or 877-678-4328