

Iron Mountain-Kingsford Community Federal Credit Union
Internet Banking
END USER AGREEMENT

Iron Mountain-Kingsford Community Federal Credit Union Internet Home Banking is provided as a service of Iron Mountain-Kingsford Community Federal Credit Union and permits access to member account information and, upon request, allows account transactions to be conducted. You are subject to the rules and regulations governing the general use of those accounts. When you use Home Banking you verify that you are the account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions.

Iron Mountain-Kingsford Community Federal Credit Union reserves the right to change the terms, conditions and notices under which the Iron Mountain-Kingsford Community Federal Credit Union Site/Services are offered. You are responsible for regularly reviewing these terms and conditions and additional terms. Your continued use of the Iron Mountain-Kingsford Community Federal Credit Union Site/Services constitutes your agreement to all such terms, conditions and notices.

Iron Mountain-Kingsford Community Federal Credit Union and any other entities involved in the design, development or operation of Home Banking are not responsible for loss, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account. The Iron Mountain-Kingsford Community Federal Credit Union website may contain links to third party websites. These linked websites are provided for your convenience. The Iron Mountain-Kingsford Community Federal Credit Union is not responsible or liable for the content, information or security; the failure of any products or services advertised or promoted to their linked website and any issues that may arise out of the website's privacy policy.

Iron Mountain-Kingsford Community Federal Credit Union has provided an Account Number and Password which are required in order to permit access through Iron Mountain-Kingsford Community Federal Credit Union Home Banking. You authorize Iron Mountain-Kingsford Community Federal Credit Union to follow any instruction entered through Iron Mountain-Kingsford Community Federal Credit Union Home Banking 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.

If you use any method of storing the Account Number and Personal Identification Number 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 has been disclosed to or obtained by an unauthorized person, you are required to immediately notify Iron Mountain-Kingsford Community Federal Credit Union.

You agree to be liable to the Credit Union for any liability, loss or expense as provided in this agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss or expense from your account without prior notice to you. This agreement shall be governed by and construed under the laws of the state of Michigan as applied to contracts entered into solely between residents of and to be performed entirely in such state. In the event either party brings legal action to enforce the agreement or collect any overdrawn funds on account accessed under this agreement, the prevailing party shall be entitled, subject to Michigan law, to payment by the other party of its reasonable attorney(s) fees and costs, including fees on any appeal, bankruptcy proceedings and any post-judgment collections actions if applicable. Should any one or more provisions of this agreement be determined illegal or unenforceable in any relevant jurisdiction, then such provision be modified by the proper court, if possible, but only to the extent necessary to make the provision enforceable and such modification shall not affect any other provision of this agreement.

By accepting this agreement, you acknowledge that you have received an Iron Mountain-Kingsford Community Federal Credit Union Electronic Funds Transaction agreement, Truth in Savings and Privacy disclosures, have read the terms of this agreement and that you agree to be bound by these terms, including the provisions which state that Iron Mountain-Kingsford Community Federal Credit Union and any other companies or entities involved in the design, development or operation of Iron Mountain-Kingsford Community Federal Credit Union Home Banking are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on the account. Further, you understand that by accepting this agreement, the current date will be logged as part of your account records and Iron Mountain-Kingsford Community Federal Credit Union Home Banking will be activated for your account.

(If you feel that you have not received any of the above disclosures or agreements, please feel free to contact the IMKCFCU and we will provide you with additional copies before accepting these terms.)