

Credit Human Federal Credit Union eMoney Manager Agreement and Disclosure Statement

Welcome to Credit Human Federal Credit Union's eMoney Manager. Use of the eMoney Manager Service indicates acceptance of terms and conditions set forth in the Membership and Account Agreement disclosure, and this eMoney Manager Agreement and Disclosure Statement (this "Agreement") as each may be jointly and/or independently amended from time to time. This Agreement governs the use of SACU's financial management tool described herein as eMoney Manager or the "Service," which is offered by and through Credit Human Federal Credit Union ("we," "us," or "our"), to each consumer whose application (the "Application") for the Service is approved. Each reference in this Agreement to "you" or "your" means each consumer who submits the Application for the Service (and refers to all such consumers jointly and severally). Please read this Agreement carefully and keep a copy for your records.

With our fully interactive online Service, you may monitor any of your financial Account relationships from any of your Accounts at Credit Human Federal Credit Union or from any other Account held by you at another financial institution, referred to in this Agreement as "Accounts," assuming, of course, that the financial institution has the ability to, and permits you to release your financial information to eMoney Manager and Credit Human Federal Credit Union.

1. Introduction

"Account(s)" means any of your Accounts at Credit Human Federal Credit Union or any other Account held by you at another financial institution. "Credit Human," "we," "our," or "us" mean Credit Human Federal Credit Union. "eMoney Manager" and/or "Service" mean the Account management Service that Credit Human Federal Credit Union makes available through Geezeo.com. The Service includes analyzing your personal finances through the Account information you provide, and the impact of various strategies on them.

2. Information Authorization

We reserve the right to obtain such additional information as we deem reasonably necessary to ensure that you, or financial institutions holding your Accounts, are not using our Service in violation of law, including, but not limited to, anti-money laundering laws and regulations.

Credit Human Federal Credit Union reserves the right, at its sole discretion, to determine if you are eligible and approved for the Service. If you are approved for the Service, we shall verify the Accounts that you add to the Service. You authorize us to validate the Accounts. Once the validation is complete, we may also verify Accounts by requiring you to submit proof of ownership of the Account.

3. Provide Accurate Information

You agree to provide true, accurate, current, and complete information about yourself and your Accounts maintained at other web sites and you agree to not misrepresent your identity, your legal right to access the Account, or your Account Information. You agree to keep you Account Information up to date and accurate.

4. Privacy Policy and Confidentiality

We regard your privacy and security with the utmost importance, and we are committed to safeguarding any information that you share with us. In order to provide the Service, we must obtain from you certain personal information about you, your Accounts, and your transactions (referred to herein as "User Information"). You represent that you have the right to provide such User Information and that you give us the right to use the User Information in accordance with our privacy policy.

5. User Information

You are licensing to us and our service providers ("Service Provider") the User Information you provide through or to the Service. Credit Human Federal Credit Union and Service Provider may use, modify, display, distribute, and create new material using such User Information to provide the Service to you. By submitting User Information, you automatically agree, or promise that the owner of such User Information has expressly agreed that, without any particular time limit, and without the payment of any fees, Credit Human Federal Credit Union and Service Provider may use the User Information for the purposes set forth in this Agreement. As between Credit Human Federal Credit Union and Service Provider, Credit Human Federal Credit Union owns your confidential Account Information.

By submitting User Information, you represent that you have the right to grant such content license to us for the purposes set forth in this Agreement. Please refer to the Credit Human Federal Credit Union Privacy Policy located on our web site for further information.

6. Accounts

By using the Service, you authorize Credit Human Federal Credit Union and Service Provider to access third party sites designated by you, on your behalf, to retrieve information requested by you, and to register for Accounts requested by you. For all purposes hereof, you hereby grant Credit Human Federal Credit Union and Service Provider a limited power of attorney, and you hereby appoint Credit Human Federal Credit Union and Service Provider as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access third party internet sites, servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person.

YOU ACKNOWLEDGE AND AGREE THAT WHEN WE OR SERVICE PROVIDER ARE COLLECTING INFORMATION RELATED TO THE SERVICE FROM ANY OF YOUR ACCOUNTS, WE AND SERVICE PROVIDER ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OR ON BEHALF OF ANY THIRD PARTY. YOU AGREE THAT WE, OUR AFFILIATES, THIRD PARTY ACCOUNT PROVIDERS AND PARTNERS SHALL BE ENTITLED TO RELY ON THE FOREGOING AUTHORIZATION, AGENCY, AND POWER OF ATTORNEY GRANTED BY YOU. YOU UNDERSTAND AND AGREE THAT THE SERVICE IS NOT ENDORSED OR SPONSORED BY ANY THIRD PARTY ACCOUNT PROVIDERS ACCESSIBLE THROUGH THE SERVICE.

YOU UNDERSTAND AND AGREE THAT AT ALL TIMES YOUR RELATIONSHIP WITH US AND EACH ACCOUNT PROVIDER IS INDEPENDENT OF US AND YOUR USE OF THE SERVICE. WE WILL NOT BE LIABLE OR RESPONSIBLE FOR ANY ACTS OR OMISSIONS BY THE FINANCIAL INSTITUTION OR OTHER PROVIDER OF ANY ACCOUNT, INCLUDING WITHOUT LIMITATION ANY MODIFICATION, INTERRUPTION, OR DISCONTINUANCE OF ANY ACCOUNT BY SUCH PROVIDER.

YOU AGREE THAT WE SHALL NOT BE LIABLE FOR ANY COSTS, FEES, LOSSES, OR DAMAGES OF ANY KIND INCURRED AS A RESULT OF (1) OUR ACCESS TO THE ACCOUNTS; (2) ANY INACCURACY, INCOMPLETENESS, OR MISINFORMATION CONTAINED IN THE INFORMATION RETRIEVED FROM THE ACCOUNTS; (3) ANY CHARGES IMPOSED BY ANY PROVIDER OF ACCOUNTS; (4) THE ACTIONS OR INACTION OF ANY OTHER FINANCIAL INSTITUTION OR OTHER PROVIDERS OF THE ACCOUNTS.

Not all types of Accounts are eligible for the Service. Be sure to check with your financial institution for restrictions regarding your retirement (401k, IRA, etc.), savings, trusts, loans, custodial, business, corporate, and other Account types. We are not responsible for any costs or losses incurred from the provider of your Account or those imposed by applicable law.

7. Service Availability

The Service is generally available 24 hours a day, seven days a week; however, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

8. Authorization and Limitations

You authorize us to access your personal financial information for each Account you request to include in the Service.

9. Suspension and Reinstatement of the Service

In the event that we at any time incur a problem with your use of the Service, including, without limitation, attempting to include Accounts you are not authorized to access, and without limiting any other right or remedy that we may have under this Agreement or otherwise, we reserve the right to suspend or terminate your right to use the Service immediately and without prior notice to you. You understand and agree that such action is reasonable for us to take in order to protect ourselves from loss. In the event of such suspension, you may request reinstatement of the Service by contacting us, using any of the methods provided for under the Agreement. We reserve the right to, at our discretion, grant or deny reinstatement of your use of the Service. In the event we agree to reinstate you, we reserve the right to, and ordinarily will initially reinstate your Service, subject to other restrictions than otherwise might be available to you. Based upon your subsequent usage of the Service, we at our sole discretion may thereafter restore your ability to use the Service.

10. Your Responsibility for Errors

You understand that we must rely on the information provided by you, and you authorize us to act on any instruction that has been or reasonably appears to have been sent by you. You understand that financial institutions receiving your request for the release of information may rely on such requests through the Service. We are not obligated to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. You understand that if you provide us with incorrect information or if there is any error in your instruction, we will make all reasonable efforts to reverse or delete such Accounts, but you acknowledge and agree Credit Human Federal Credit Union shall have no liability for any and all losses resulting, directly or indirectly, from any of your errors, duplication, ambiguities, or misinformation in the information that you provide.

You agree not to impersonate any person or use a name that you are not authorized to use. If any information you provide is untrue, inaccurate, not current or incomplete, without limiting other remedies, we reserve the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

11. Proprietary Rights

You are permitted to use the Service only as expressly authorized by this Agreement. You may not copy, reproduce, distribute, or create derivative works from the Service. Further, you may not reverse engineer, or reverse compile any of the Service technology.

12. No Unlawful or Prohibited Use

As a condition of using the Service, you will not use the Service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further warrant and represent that you will not use the Service in any manner that could damage, disable, overburden, or impair the Service or interfere with any other party's use and enjoyment of the Service. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Service. You agree that these warranties and representations will remain in full force and effect, even if this Agreement terminates for any reason.

13. Security Procedures

You understand that the financial institution at which an Account is maintained may contact us to verify the content and authority of instructions and any changes to those instructions. You understand that, as your agent, we may provide to such financial institution such information as may be required to verify the instructions and as may constitute a valid security procedure under the rules governing such Account.

14. Deviating from Security Procedures

You agree to allow us to authorize any financial institution at which you have an Account to accept instructions in accordance with any authorization procedures as may be agreed from time to time between you and such financial institution, or between us, on your behalf, and such financial institution, without verifying the instructions under the established security procedures, regardless of whether such security procedures were agreed by you directly or by us on your behalf. In addition, you agree that we may authorize such financial institutions to release your Account information based solely on these communications.

15. Account Number Policy

If instructions identify a financial institution or beneficiary by name and Account number, the relevant financial institution may execute those instructions by reference to the number only, even if the number does not correspond to the name. You understand that such financial institutions may not investigate discrepancies between names and numbers.

16. Our Liability

If we fail to provide the Service in accordance with the terms and conditions of this Agreement, we shall be responsible for correcting improper Account information. We are not responsible or liable for incomplete, incorrect, failed or late Account information due to any other financial institution system failures, errors, or mistakes. Except as otherwise required by law, we shall in no other event be liable for any losses, fees, overdraft charges, or damages other than those arising from our breach of a representation or warranty provided herein.

You agree that your use of the Service constitutes authorization for us to obtain information related to your

Accounts. You understand and agree that we are not liable under any circumstances for any losses or damages, directly or indirectly, if you suffer a loss based on the accuracy of information provided to you through the eMoney Manager Service.

You also understand and agree that we are not responsible to the extent performance is prevented or delayed due to causes beyond such party's reasonable control and without its negligent or willful misconduct, including, without limitation, acts of God, natural disasters, terrorist acts, war or other hostilities, labor disputes, civil disturbances, governmental acts, orders or regulations, third-party nonperformance or failures or fluctuations in electrical power, heat, light, air conditioning or telecommunications equipment.

17. Limitation of Warranty and Liability

YOU UNDERSTAND AND AGREE THAT THE SERVICE IS PROVIDED AS-IS. EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT OR AS REQUIRED BY LAW, WE ASSUME NO RESPONSIBILITY FOR THE TIMELINESS, DELETION, MIS-DELIVERY, OR FAILURE TO STORE ANY USER COMMUNICATIONS OR PERSONALIZATION SETTINGS. YOU UNDERSTAND AND EXPRESSLY AGREE THAT USE OF THE SERVICE IS AT YOUR SOLE RISK, THAT ANY MATERIAL AND/OR DATA DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DOWNLOADED OR OBTAINED AT YOUR OWN DISCRETION AND RISK, AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, DAMAGE TO YOUR COMPUTER SYSTEM, OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR THE OBTAINING OF SUCH MATERIAL AND/OR DATA.

EXCEPT AS EXPRESSLY SET FORTH ON THE WEB SITE OR IN THIS AGREEMENT, WE DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON- INFRINGEMENT OF INTELLECTUAL PROPERTY OR THIRD-PARTY RIGHTS. FURTHERMORE, WE MAKE NO WARRANTY OR REPRESENTATION THAT: (i) THE SERVICE WILL MEET YOUR REQUIREMENTS; (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE; (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS; OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM CREDIT HUMAN FEDERAL CREDIT UNION OR SERVICE PROVIDER THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

EXCEPT AS DESCRIBED IN THIS AGREEMENT, NEITHER CREDIT HUMAN FEDERAL CREDIT UNION NOR SERVICE PROVIDER NOR ANY OF THEIR AFFILIATES OR ACCOUNT PROVIDERS WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SERVICE PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OF OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES; (iii) ANY PRODUCTS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGED RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iv) UNAUTHORIZED ACCESS TO, OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (v) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (vi) ANY INACCURACY OF ANY INFORMATION OR AMOUNT RETRIEVED BY US FROM THE ACCOUNTS;

(vii) ANY BREACH OF SECURITY CAUSED BY A THIRD PARTY; (viii) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (ix) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (x) ANY OTHER MATTER RELATING TO THE SERVICE.

18. Indemnification

You agree to indemnify, defend, and hold harmless Credit Human Federal Credit Union, our affiliates, partners, officers, directors, employees, consultants, and agents from any and all third-party claims, liability, damages, expenses, and/or costs (including, but not limited to, attorneys fees) arising directly or indirectly from: (a) your use of the Service; (b) your violation of these terms or your infringement, or infringement by any other user

of your Account, of any intellectual property or other right of anyone; or (c) our reliance on the information, instruction, license, and/or authorization provided by you under or pursuant to this Agreement; (c) your negligence or intentional conduct; (d) your violation or breach of the terms under this Agreement including, but not limited to, any breach which results in the unauthorized and/or non-permissible use of information obtained via SACU's Online Service or the eMoney Manager Service; and/or (e) your infringement, or infringement by any other user of your Account(s) at our web site, of any intellectual property or other right of any person or entity.

19. Miscellaneous

You agree that our rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on our liability, and our rights to indemnification under this Agreement are continuing and shall survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. Our failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of our right to subsequently enforce such provision or any other provisions of this Agreement.

The most current version of this Agreement as it appears on our web site, including any amendments that we may make from time to time, constitutes the entire agreement between us, and supersedes and replaces all other agreements or understandings, whether written or oral, regarding the Service. This Agreement may be amended, or any of our rights waived, only if we agree in writing to such changes, or you continue using the Service following receipt of notice of any changes proposed by us. All notices to you shall be in writing and shall be made either via email, conventional mail, or messages delivered through the Services, at our discretion. Regardless of your receipt of email notification, you agree that our posting of the Amendment on the Credit Human Online web site constitutes delivery of your amendment notice. All notices to us must be made in writing and sent to us at Credit Human Federal Credit Union via registered or certified mail.

We reserve the right to amend or cancel any of the provisions of this Agreement, including changes to any fees, costs, or assessments. We may amend or cancel any provision or charge by disclosing the change in writing or electronically, and, at our option, by sending notification to the email address recorded during your Credit Human Online enrollment. You may choose to accept or decline amendments, cancellations, or changes by continuing or discontinuing the Accounts or Services to which these changes relate, at your option. Regardless of your receipt of email notification, you agree that our posting of the Amendment on the Credit Human Online web site constitutes delivery of your amendment notice. We also reserve the option, in our business judgment, to waive, reduce, or reverse charges or fees in individual situations.

We may assign this Agreement to any affiliate, parent, or other company. We may also assign or delegate certain of the rights and responsibilities under this Agreement to such third parties as we may elect upon notice to you, whereupon we shall be released from any and all further liability or responsibility related thereto.

You may not assign any of your rights under this Agreement, except with the prior written consent of Credit Human. You are prohibited from any and all assignments of rights under this Agreement, whether they are voluntary or involuntary, by merger, consolidation, dissolution, operation of law, or any other manner. You may not delegate any performance under this Agreement. Your purported assignment or delegation of any rights of performance are in violation of this Agreement and void.

20. Virus Protection

Credit Human Federal Credit Union is not responsible for any electronic virus or viruses that you may encounter. We encourage you to routinely scan your PC and hard drive(s) using a reliable virus product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

21. Termination

You may terminate the use of Credit Human Online or any service within Credit Human Online by contacting us in writing by mail, email, or personal delivery. If your Account is closed or restricted for any reason, Credit Human Online accessibility will automatically terminate. We may terminate this Agreement at any time with or without notice.

22. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Texas. If for any reason a court of competent jurisdiction finds any provision or portion of the Terms to be unenforceable, the remainder of the Terms will continue in full force and effect. This Agreement shall take effect immediately upon the acceptance of your application for the Service by us.

23. Third-Party Beneficiaries

This Agreement is for your sole and exclusive benefit and is not intended to benefit any third party. You and Credit Human Federal Credit Union acknowledge and agree that any party that licenses the Service to Credit Human Federal Credit Union, directly or indirectly through one or more sub-licensees, is a third-party beneficiary to this Agreement with respect to those provisions dealing with use and protection of intellectual property.

24. Waiver of Jury Trial.

You and Credit Human Federal Credit Union shall have the right to apply to a court to enjoin any breach of this contract. For such purpose, you and Credit Human Federal Credit Union hereby consent to the jurisdiction of federal district courts and Texas state courts located in Bexar County, Texas. You and Credit Human Federal Credit Union hereby waive its right to trial by jury in respect of any dispute involving the other party hereto.

25. Entire Agreement

This Agreement constitutes the entire Agreement between you and Credit Human Federal Credit Union with respect to the subject matter hereof, supersedes any prior agreements between you and Credit Human Federal Credit Union with respect to the subject matter hereof, and shall be binding upon you, Credit Human Federal Credit Union, and their respective successors and permissible assigns. In the event of any inconsistency between this Agreement and any Account Agreement, this Agreement will govern.