



## Glass City FCU Home Banking Disclosure

By usage of my username and password in conjunction with Home Banking, I accept the terms and conditions contained in this agreement and any subsequent disclosures affecting electronic funds transfer provided to me by Glass City Federal Credit Union.

The following terms and conditions apply to usage of the Credit Union's Home Banking and Online Bill Pay service:

1. I will only authorize the owner or joint owners on the Primary Share Account to use this service. I will not disclose my username and/or password, or otherwise make it available to anyone not authorized to sign on to my Primary Share Account.
2. The Credit Union may terminate this agreement and my use of Home Banking if any of the following occur:
  - a. I, or any joint owner on the account, breach this or any other agreement with the Credit Union.
  - b. The Credit Union has reason to believe that there has been an unauthorized use of my username and/or password.
  - c. I, or any joint owner on the account, notify the Credit Union in writing that this agreement is cancelled.
3. Amendments to this agreement may be provided to me in accordance with applicable law without reinstatement of these terms. The use of Home Banking is subject to such other terms, conditions and requirements as the Credit Union may establish at any time.
4. I waive all present or future claims against the Credit Union and release said Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence which I may incur through unauthorized transactions of any kind from my account or accounts through the custody and use of my username and/or password.

If I default in any amounts I owe under this agreement, I agree to pay any and all attorney fees and collection costs incurred by the Credit Union to the extent allowed by law. I further understand that my username and/or password are not transferable, and I will not disclose the username and/or password, or permit any unauthorized use thereof.