

Reliant Federal Credit Union
Electronic Account Access Terms and Conditions of Use

Reliant Federal Credit Union (“We” or “Us”) endeavors to provide you with the highest quality electronic account access available. This agreement states our obligations with respect to NetTeller on-line banking and bill payment and Go Dough mobile banking.

1. We will use reasonable efforts to make the Services available for your use on a continuous basis. The Services may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the Services may be interrupted because of conditions beyond our control, including outages in internet availability and power. We will use diligent efforts to reestablish the Services as promptly as possible for outages controlled by us. We do not promise the Services will always be available for your use. We may elect to discontinue any of the Services at any time. If We choose to discontinue the Services, We will provide you with reasonable notice in advance of that fact.

2. You are responsible for providing your own hardware and software to access the Services. The hardware and software that you use may be subject to unauthorized tracking or other manipulation by “spyware” or other malicious code. We are not responsible for advising you of the existence or potential effect of such malicious code, and your use of your hardware and software is at your own risk. We do not guarantee functionality of the Services on any hardware device or with any software. You are responsible for all charges you incur from third parties to be able to connect to the Services, including mobile device services and internet service providers.

3. We reserve the right at all times to take actions to protect our systems and information, including denial of access to users of the Services.

4. We will use commercially reasonable efforts to secure the Services to prevent access by unauthorized persons and to prevent the introduction of any malicious code, such as computer viruses and spyware. However, no security system is fail-safe, and despite our efforts the security of the Services could be compromised or malicious code could be introduced by third parties. We will provide you with notice if your information is the subject of a security breach as required by applicable law. If you give logon passwords or Personal Identification Numbers (PIN’s) to others, you authorize Us to allow them access to your accounts, and will be responsible for their actions. You are responsible for protecting your logon passwords and PIN’s from theft and must notify us immediately of any known theft.

5. The accounts that you access using the Services are subject to these terms and conditions and all terms and conditions previously disclosed to you including Terms and Conditions for Electronic Fund Transfers, Truth in Savings, and the Membership and Account Agreement.