

Campus Credit Union

Digital Banking Services Agreement

Effective Date: January 1, 2025

Campus Credit Union

4960 E. 21st Street North

Wichita, Kansas 67208

Phone: (316) 867-4700

Email: memserv@campuscu.org

Website: www.campuscu.org

1. Agreement and Acceptance

This Digital Banking Services Agreement ("Agreement") governs your use of Online Banking, Mobile Banking, Mobile Deposit, Bill Pay, Account Alerts, External Transfers, Person-to-Person Payments, Digital Wallet Services, and any other electronic banking services offered by Campus Credit Union ("Campus," "CCU," "we," "us," or "our").

By enrolling in, accessing, downloading, installing, activating, or using any Digital Banking Service, you acknowledge that you have read, understand, and agree to be bound by this Agreement.

Your use of Digital Banking Services constitutes your electronic acceptance of this Agreement and has the same force and effect as your written signature.

This Agreement supplements and incorporates by reference:

- Campus Credit Union Membership and Account Agreement
- Electronic Funds Transfer Agreement and Disclosure (Regulation E)
- Mobile Wallet Terms and Conditions
- Funds Availability Policy
- Fee Schedule
- Privacy Policy
- Any applicable loan, credit card, debit card, or deposit account agreements

Continued use of any Digital Banking Service following notice of changes constitutes acceptance of the revised Agreement.

2. Definitions

"Digital Banking Services" means all electronic services provided by Campus Credit Union through internet-connected devices, including Online Banking, Mobile Banking, Mobile Deposit, Account Alerts, Bill Payment Services, External Transfers, Digital Wallet Services, and future electronic services.

"Business Day" means Monday through Friday excluding federal holidays and credit union-observed holidays.

"Credentials" means usernames, passwords, passcodes, multifactor authentication codes, biometric identifiers, security questions, tokens, and any other authentication method used to access Digital Banking Services.

"Mobile Device" means a smartphone, tablet, wearable device, or other approved electronic device capable of accessing Digital Banking Services.

3. Eligibility

Digital Banking Services are available to members in good standing who maintain eligible accounts with Campus Credit Union.

Campus Credit Union reserves the right to deny, suspend, limit, or terminate access to any Digital Banking Service at any time due to:

- Fraud concerns
- Security concerns
- Delinquent obligations
- Abuse of services
- Regulatory requirements
- Operational concerns
- Any activity presenting risk to the member or Campus Credit Union

4. Equipment Requirements

You are responsible for obtaining and maintaining:

- Compatible hardware
- Mobile devices
- Internet access
- Wireless service
- Operating systems
- Security software
- Antivirus protection

Campus Credit Union is not responsible for equipment failures, internet outages, software incompatibilities, malware, viruses, or third-party technology failures.

5. Available Digital Banking Services

Services may include:

- Account inquiries
- Balance inquiries
- Transaction history
- Internal transfers
- External transfers
- Loan payments
- Mobile deposit
- eStatements
- Card management services
- Bill payment services
- Person-to-person payments
- Account alerts
- Secure messaging
- Digital wallet enrollment

- Consumer self-service functions

Services may be added, modified, suspended, or discontinued without prior notice.

6. Security Responsibilities

You agree to maintain the confidentiality of your Credentials.

You shall:

- Protect usernames and passwords.
- Use strong passwords.
- Enable multifactor authentication when available.
- Secure your devices.
- Maintain updated operating systems and security software.
- Log out of Digital Banking sessions when finished.

You shall immediately notify Campus Credit Union if:

- Credentials are lost or compromised.
- A device is lost or stolen.
- Unauthorized access is suspected.
- Fraudulent activity is discovered.

Any transaction initiated using valid Credentials may be treated as authorized unless otherwise required by law.

7. Multifactor Authentication and Biometrics

Campus Credit Union may require multifactor authentication, device verification, security questions, one-time passcodes, biometric authentication, or other security controls.

You acknowledge that biometric authentication may be provided by your device manufacturer and not by Campus Credit Union.

Campus Credit Union is not responsible for the operation or security of third-party biometric systems.

8. Mobile Banking

Mobile Banking permits access to eligible accounts using approved mobile applications or browser-based services.

Availability of specific features may vary by device, operating system, carrier, or service provider.

Standard carrier message and data rates may apply.

9. Mobile Deposit

Members utilizing Mobile Deposit agree to comply with all Mobile Deposit disclosures and procedures.

Campus Credit Union reserves the right to:

- Reject any item
- Delay availability
- Require original checks
- Impose deposit limits
- Suspend Mobile Deposit privileges

Members must securely retain deposited checks for a minimum period established by Campus Credit Union and destroy them thereafter.

10. Digital Wallet Services

Digital Wallet Services include Apple Pay, Google Wallet, Samsung Wallet, and any future supported wallet service.

Use of Digital Wallet Services is governed by the Campus Credit Union Mobile Wallet Terms and Conditions.

Nothing in this Agreement modifies or limits protections available under:

- Electronic Fund Transfer Act
- Regulation E

- Truth in Lending Act
 - Regulation Z
 - Applicable card network rules
 - Other applicable laws
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11. Electronic Communications

You consent to receive notices, disclosures, statements, alerts, and communications electronically to the extent permitted by law.

You are responsible for maintaining current:

- Mailing address
- Email address
- Telephone number

Failure to maintain accurate contact information may result in suspension of Digital Banking Services.

12. Account Alerts

Campus Credit Union may provide account alerts through email, text message, push notification, or other electronic methods.

Alerts may be delayed, interrupted, or unavailable.

Alerts are provided as a convenience and do not replace your obligation to monitor account activity.

13. Privacy and Information Sharing

Campus Credit Union may disclose account information:

- To complete transactions
- To service providers
- To payment networks

- To verify account information
- To comply with legal process
- To prevent fraud
- As otherwise permitted by law

Privacy practices are governed by the Campus Credit Union Privacy Notice.

14. Unauthorized Transactions and Error Resolution

Consumer electronic fund transfer disputes shall be governed by Regulation E and the Electronic Funds Transfer Act.

You must promptly notify Campus Credit Union of any:

- Unauthorized transaction
- Lost device
- Stolen credentials
- Suspected fraud
- Account error

Failure to notify Campus Credit Union within required timeframes may affect your rights under applicable law.

15. Limitation of Services

Campus Credit Union does not guarantee uninterrupted access to Digital Banking Services.

Services may be unavailable due to:

- Maintenance
- Vendor outages
- Telecommunications failures
- Cybersecurity incidents
- Natural disasters

- Circumstances beyond our control
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16. Disclaimer of Warranties and Limitation of Liability

Digital Banking Services are provided on an "as available" and "as is" basis.

To the fullest extent permitted by applicable law, Campus Credit Union disclaims all warranties, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

Campus Credit Union does not warrant that Digital Banking Services will operate without interruption, error, delay, or security vulnerability.

Nothing in this Agreement limits any consumer protection rights provided under applicable federal or state law.

Campus Credit Union shall not be liable for indirect, incidental, consequential, special, exemplary, or punitive damages except where prohibited by law.

17. Indemnification

You agree to indemnify and hold harmless Campus Credit Union from losses, claims, damages, liabilities, costs, and expenses arising from:

- Your violation of this Agreement
 - Misuse of Digital Banking Services
 - Fraudulent activity involving your accounts
 - Unauthorized disclosure of Credentials
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18. Termination

You may terminate Digital Banking Services by notifying Campus Credit Union.

Campus Credit Union may suspend or terminate services immediately if necessary to:

- Protect member accounts
- Prevent fraud

- Maintain system integrity
- Comply with legal requirements

Termination does not affect obligations arising before termination.

19. Amendments

Campus Credit Union may amend this Agreement at any time.

Notice may be provided by:

- Website posting
- Email
- Electronic message
- Statement notice
- Other legally permissible means

Continued use after notice constitutes acceptance.

20. Governing Law

This Agreement shall be governed by applicable federal law and, to the extent not preempted, the laws of the State of Kansas.

21. Severability

If any provision of this Agreement is determined to be unenforceable, the remaining provisions shall remain in full force and effect.

22. Contact Information

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