## Website Terms of Use

Family Savings Credit Union (FSCU), maintains this website (Site) as a service to our members and potential members. By using the website, you are agreeing to comply with and be bound by the following terms of use.

1. Each time you access this website you consent this Agreement.

2. Emails should not contain any confidential information. Please refer to our policies for additional information.

3. FSCU intends the website to be available 24-hours a day, 7 days a week, however, it may not be available at all times.

4. FSCU reserves the right to terminate this Agreement and your access to the website at any time.

5. You hereby acknowledge and agree that FSCU exclusively owns all right, title, and to all contents, graphics, data, compilations, and other matters included within the website and related to the website and all modifications and derivative works thereof, and all copyrights, trademarks, service marks, patents, trade dress, trade secrets, moral rights and other intellectual or industrial property rights related thereto. The copying, use, or publication by you of this website is strictly prohibited.

6. Subject to the terms of this Agreement, we grant you a limited, non-exclusive, nontransferable, indivisible license, without the right to sublicense, to view, forms or documents from the website solely for use by you for your own personal use and not for republication, distribution, assignment, sale, preparation of derivative works or other use.

7. You agree to indemnify, defend and hold harmless FSCU, its officers, directors, shareholders, employees, attorneys, representatives, affiliates, successors and assigns (collectively "Affiliated Parties") from all liabilities, losses, damages, claims and expenses, including reasonable attorneys' fees and costs, whether or not a lawsuit or other proceeding is filed, that in any way arises out of your use of the website, any transactions or other activities you engage in, and/or your negligence or willful misconduct. In the event a dispute arises regarding this Agreement or the use of the website, the prevailing party shall be entitled to recover all fees and costs.

8. All warranties, express or implied or statutory, are disclaimed (including, but not limited to, any implied warranties of merchantability, fitness for a particular purpose, and/or infringement of third party rights or arising out of a course of conduct or trade custom or usage). You understand and agree that the information and services on this website may contain bugs, errors, problems or other limitations. FSCU and its affiliated parties have no liability whatsoever for your use of any information or service provided via the website. No advice or information, whether oral or written, obtained by you from FSCU through the site shall create any warranty, representation or guarantee not expressly stated in this agreement. Further, we are not responsible for any viruses affecting this website, the use or inability to use this website, the results generated from this use of the website, loss of goodwill or profits, lost business however characterized and/or from any other cause whatsoever. You further agree that each and every provision of this Agreement that provides for a limitation of liability, disclaimer of warranties or exclusion of damages is expressly intended to be severable and independent of any other provisions since these provisions represent separate elements of risk allocation between the parties and shall be separately enforced. This website and the information herein would not be provided without such limitations.

9. You authorize us, to use and assign all information regarding your use of the website and all information provided by you.

10. We may allow access to or advertise for third parties from which you may purchase certain goods or services. You understand that we do not operate or control the products or services offered by such third parties. For more information regarding links to other websites, please refer to our policies.