



CHRISTIAN FINANCIAL CREDIT UNION ALEXA SKILL SERVICE TERMS AND CONDITIONS

These Terms and Conditions ("Agreement") describe your rights and obligations as a user of the Christian Financial Credit Union Skill (referred to as the "Skill") for Amazon Alexa (referred to as "Alexa") on any Alexa-enabled device ("Alexa Device"). In this Agreement, the words "you" and "yours" mean those who submit a request for access to the Skill and any authorized users. The word "Account(s)" means any one or more savings, checking, and loan accounts you have with Christian Financial Credit Union. In this Agreement the words "we" and "us" and "our" and "ours" and "Credit Union" and "CFCU" mean Christian Financial Credit Union. This Agreement also describes the rights and obligations of Christian Financial Credit Union.

These terms and conditions contained in this Agreement are in addition to those that apply to any Accounts you have with us, or any other services you obtain from us, including, but not limited to the Account Agreement and the Electronic Service Agreement, and any other agreements and disclosures provided to you (the "Related Agreements"). You must also follow all of our instructions and procedures applicable to the services covered by this Agreement. In the event of a conflict between this Agreement, the Related Agreements, and/or any of the other referenced documents, this Agreement shall control.

Please read this Agreement carefully. By requesting and using the Skill, you agree to comply with the terms and conditions of this Agreement, and any amendments. If you do not wish to be bound by these terms and conditions, you may not access or use the Skill.

Please visit <https://www.christianfinancialcu.com/Disclosures> or call (586)772.6330 to obtain the current Account Agreement and Fee Schedule.

Description of the Service: The Skill allows you to use your Amazon Alexa-enabled device to obtain available balance and recent transaction information on your CFCU Account(s) by voice command. CFCU grants you a non-exclusive, personal, revocable, non-transferable license to use the Skill on the Alexa Device for which it is provided and that you own or control.

During the activation process, you will input your CFCU online banking credentials into the Alexa system and complete the verification requirements to confirm your identity. The Alexa device uses these credentials to communicate with CFCU to obtain account available balance and recent transaction information on your savings, checking, loan, credit card, and mortgage accounts.

Eligibility: To access the Skill, you must:

1. Be enrolled in CFCU's Online Banking Service;
2. Have an Alexa Device; and
3. Maintain an Amazon Account.

You must register an account with Amazon by following the prompts on the Amazon Alexa app or website. You may be required to accept Amazon's terms and conditions, which are in addition to the terms and conditions contained in this Agreement. You are responsible for maintaining the strict confidentiality of your Amazon account details and for any activity under your Amazon account. You will be required to set a 4-digit PIN with Amazon to access your Accounts through the Skill. To protect your Accounts, **this PIN should not be the same as the PIN you use with your debit and credit cards, internet banking, telephone banking, or any Accounts with us.** Although you are not required to change this PIN, we recommend you change passwords on your Amazon account every 60 days. If you do not use Alexa for 30 days, it will ask you to re-link your account due to token expiration.

Communication, Privacy, and Security: It is your sole responsibility to maintain the physical security of your Alexa Device and the confidentiality of the information accessible through such devices and the Skill. You must keep your Alexa Devices, your user identification(s) and password(s), PIN(s) and other



security credentials secure in the same manner as you keep secure your other personal identification numbers and passwords that you wish to keep confidential. Any person with whom you share your Alexa Devices, user identification(s) and password(s) and/or PIN(s) will be able to use the Skill to access information and services through Alexa. CFCU treats all communications received through the Skill as originating from you or your authorized representative regardless of who actually initiates the interaction.

The use of the Skill is voluntary. The Skill uses the public internet, third-party networks, and inside wiring in your premises to communicate by voice with us regarding your Accounts. To use the Skill, you must speak commands and questions aloud to Alexa, and you will receive responses aloud. Your communication with CFCU using the Skill constitutes an authorized communication by you. Once you set up your Alexa Device with the Skill, you are authorizing CFCU to provide information to your Alexa Device based on the Alexa Device security settings. For example, the settings on your Alexa Device may allow your Alexa Device to retrieve information about your Accounts based on only verbal requests from anyone who uses your Alexa Device, or to save information about your Accounts for easier access. By enabling the Skill on your Alexa Device, you are responsible for how the Skill is used, including any communication between CFCU and your Alexa Device.

Unless otherwise required by law, you will be solely responsible for commands and/or other data transmitted through the Skill, and for products or services obtained through the Skill, including those interactions initiated by an unauthorized third party. You are solely responsible for all communications with CFCU using the Skill. For example, it is possible that someone other than you could interact with CFCU using the Skill, or someone could overhear you interacting with CFCU using the Skill and learn information about your Accounts. You agree that anyone who is able to activate the CFCU Alexa Skill using voice commands is authorized to obtain information on your Account, and CFCU may provide such information without further verification. You agree that you will not share your security credentials with anyone whom you would not wish to have access to your private information. If you do not agree, then you are prohibited from using the CFCU Alexa Skill. It is also possible that Alexa, the Alexa Device, and/or Amazon will record your interactions with the Skill or Alexa. Consult your agreements with Amazon to learn more about how Amazon and your Alexa Device treat those interactions.

Use of the Skill involves the electronic transmission of information across the networks of your internet service and/or wireless service providers. CFCU does not operate or control the internet/wireless networks used to access the Skill and is not responsible for the privacy or security of internet or wireless data transmissions.

Release of Your Information to Amazon: Your interactions with CFCU using the Skill are subject to CFCU's Privacy Policy. By installing the Skill, you are authorizing CFCU to perform the actions and share with Amazon the information communicated to CFCU or requested from CFCU. We will send that information through Amazon, which will then go through the Internet. For example, if you request that Alexa tells you the balance on your CFCU Account(s), you authorize CFCU to release this information to Amazon.

You understand and agree that the Skill involves the technology and services provided by third parties, including, but not limited to, Amazon, your internet service provider, your wireless carrier, and other third-party services or sites incorporated in Amazon or linked to or through the Skill. These third parties have their own terms and conditions and privacy policies and practices. You may be subject to such third-party agreements when you use the Skill. It is your responsibility to review and accept all such third-party agreements before using the Skill. CFCU is not responsible for the use of your information or the security of your information in the possession of Amazon or other third party.

You should be aware that your interactions with the Credit Union through Alexa could be monitored, recorded, stored, and used by your Alexa Device and/or by Amazon. The Credit Union recommends that you carefully review your Alexa agreements with Amazon and Amazon's privacy policy for information on how Amazon and your Alexa-enabled device treat such interactions.



Accuracy of Transactions and Information: Alexa is a service of Amazon and is operated on Amazon's systems. The Credit Union is in no way affiliated with Amazon. CFCU is not a party to and has no responsibility for your agreements with Amazon or Amazon's products and services. CFCU did not design or manufacture Alexa or your Alexa Device, and CFCU did not design and has no control over other software that runs the Alexa Device (e.g. Alexa and other third-party applications). Alexa could malfunction. Alexa may not hear you correctly and may incorrectly translate what you say or even say something to you different from what you asked it to say. By accepting this Agreement and using the Skill, you understand and agree that CFCU is not responsible for inaccuracies in your interactions with CFCU using the Skill. If you have any issues or doubts about the accuracy of your interactions with CFCU using the Skill, you can verify the accuracy of information and transactions through CFCU's Online or Mobile Banking Service, by contacting CFCU at 586.772.6330, visiting a branch office during normal business hours, or visiting a CFCU ATM.

Prohibitions: You agree to only use the Skill for your own personal, non-commercial use and only in a manner that complies with this Agreement, your agreement with Amazon or any other entity to use Alexa and your Alexa Device, as well as all laws that apply to you. You are responsible for all of your activity in connection with the Skill. If your use of the Skill is prohibited by applicable laws, then you are not authorized to use the Skill. You further agree that you will not directly or indirectly: (i) decipher, decompile, disassemble, reverse engineer, or otherwise attempt to derive any source code or underlying ideas or algorithms of any part of the Skill; (ii) modify, translate, or otherwise create derivative works of any part of the Skill; and (iii) copy, rent, lease, distribute, or otherwise transfer any or all of the rights that you receive hereunder.

Intellectual Property Rights: You agree that all intellectual property rights, including patents, copyrights, trademarks, service marks, or other intellectual property rights in and to the Skill, remain the sole and exclusive property of CFCU and its service providers and licensors. Nothing in this Agreement will be construed as granting any of these rights to you. You further agree that we and our service providers and licensors own the Skill and you may not sell, rent, lease, distribute, or provide service to a third party using the Skill without our prior written consent.

Amazon Alexa Terms: The Skill is a "Third-Party Service" as that term is used in the Amazon Alexa Terms of Use, which Terms of Use are incorporated into this Agreement, and your use of the Skill will be further governed by those Terms of Use.

Fees: Your use of the Skill is offered free of charge. However, you will be responsible for all fees that may be imposed by third parties in connection with your use of the Skill (such as data usage charges) and subject to any restrictions other third parties may impose. We reserve the right, at our sole discretion, to charge or amend any fees charged by CFCU for use of the Skill from time to time.

Changes or Amendments: Except as otherwise required by applicable law or regulation CFCU may change, add, limit, suspend, or discontinue the Skill, or any part of it, at any time without notice and without liability to you or any third party. CFCU may amend any of this Agreement, at our sole discretion, by posting the revised Agreement on CFCU's website. It is your responsibility to visit the CFCU website to review the most current terms and conditions. Your continued use of the Skill after the effective date of the revised Agreement constitutes acceptance of the Agreement as revised. If at any time you do not agree to the terms and conditions contained in this Agreement, you must discontinue your use of the Skill.



Termination: CFCU reserves the right, at our sole discretion, to terminate your use of the Skill if you violate any of your agreements with us, including without limitation the terms and conditions contained in this Agreement, or if CFCU no longer offers use of the Skill. In the event of termination pursuant to this Section, your access to the Skill may be immediately revoked. If you wish to terminate or cancel the subscription of this Skill: (1) open your Alexa app; (2) select the CFCU Skill; and (3) select "Disable."

Indemnification: You agree to defend, indemnify, and hold harmless CFCU, its licensors and service providers, and their respective officers, directors, employees, contractors, agents, suppliers and/or resellers from and against any liabilities, costs, damages, and expenses (including settlement costs and reasonable attorneys' fees) arising from any and all claims from any person or entity resulting from or relating to your use of the Skill or Alexa Device, your breach of this Agreement, or infringement by you or any third party using your Account of any intellectual property or other right of any person or entity.

Warranty Disclaimer: YOU ACKNOWLEDGE THAT THE SKILL IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. CFCU IS NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS IN OR TO ANY INFORMATION RESULTING FROM YOUR USE OF THE SERVICE. CFCU MAKES NO AND EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE SKILL INCLUDING THE WARRANTY OF TITLE AND THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, CFCU DISCLAIMS ANY WARRANTIES REGARDING THE OPERATION, PERFORMANCE OR FUNCTIONALITY OF THE SKILL. IN PARTICULAR, WE DO NOT GUARANTEE THAT: (A) AVAILABILITY OF THE SKILL WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (B) THE SKILL WILL MEET YOUR REQUIREMENTS; (C) THE RESULTS OBTAINED FROM THE USE OF THE SKILL WILL BE ACCURATE OR RELIABLE; OR (D) ANY ERRORS IN THE SKILL OR USE OF THE SKILL OR TECHNOLOGY WILL BE CORRECTED. YOU FURTHER ACKNOWLEDGE THAT THERE ARE CERTAIN SECURITY, CORRUPTION, TRANSMISSION ERROR AND ACCESS AVAILABILITY RISKS ASSOCIATED WITH USING OPEN NETWORKS SUCH AS THE INTERNET AND/OR TELECOMMUNICATION LINES OR CIRCUITS. YOU HEREBY ASSUME ALL RISKS RELATING TO THE FOREGOING. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM CFCU OR ITS REPRESENTATIVES, OR FROM THE SKILL, WILL CREATE A WARRANTY OF ANY KIND.

Related Agreements: In addition to this Agreement, you agree to comply with and be bound by all terms and conditions of the Related Agreements, and with all applicable laws and regulations. Please refer to the Related Agreements for additional terms and conditions and other disclosures that apply to your Account.

Entire Agreement: This Agreement together with the Related Agreements, constitutes the entire Agreement between you and the Credit Union and supersedes all other proposals either oral or written between you and the Credit Union on this subject.

Arbitration: This Agreement is subject to the Resolution of Disputes by Arbitration provision found in your Membership Agreement. Except as may otherwise be provided in the Resolution of Disputes by Arbitration provision, you are liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your



accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.