



## St Thomas Credit Union VISA CREDIT CARD

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#### USER AGREEMENT

- I. **General** - This User Agreement ("Agreement") describes the terms and conditions governing use of *ST. THOMAS CREDIT UNION* ONLINE ACCESS. ONLINE ACCESS may be used by the primary and/or any joint accountholder ("you") to access certain *ST. THOMAS CREDIT UNION* credit card account information and services.
- II. **Agreement to Terms** - Your enrollment in, access to or use of ONLINE ACCESS constitutes your agreement to be bound by all of the terms and conditions of this Agreement and the Disclaimer above.
- III. **Fees** - There is no additional fee for accessing your account information through *ONLINE ACCESS*. Any other fees applicable in connection with your account continue to apply, as

described under the terms of your Cardholder Agreement or in connection with any specific offer for specific products or services. You agree that *ST. THOMAS CREDIT UNION* is not responsible for any telephone or other online service provider charges incurred by accessing your *ST. THOMAS CREDIT UNION* account through *ONLINE ACCESS*. (Please note that fees may be assessed by your online service provider.)

- IV. **Electronic Messages** - As part of *ONLINE ACCESS*, *ST. THOMAS CREDIT UNION* does not accept E-mail messages from customers. In order to facilitate customer feedback or inquires, an online service inquiry feature with message capabilities is provided.
- V. **Enrollment and Security Verification** - As part of your enrollment, you chose a username that, along with other information, such as a password, gives you access to your *ST. THOMAS CREDIT UNION* account through *ONLINE ACCESS*. For your protection, do not disclose your online username or password to anyone. *ST. THOMAS CREDIT UNION* is authorized to act on instructions received under your username without further verification. For security purposes, you should memorize and not write down your online username or password. You are responsible for keeping your online username, password, other identifying information, account numbers and other account data confidential. If you believe that your online username may have been lost or stolen, or that someone has transferred or may request a transfer to or from your account or may request a change in your information without your permission, notify *ST. THOMAS CREDIT UNION* immediately at **(888)-406-4082 or (605)-782-3557**.
- VI. **Change in Terms** - *ST. THOMAS CREDIT UNION* may change or limit any aspect of *ONLINE ACCESS* or this Agreement at any time with or without prior notice; provided, however, that you will be given prior notice in the event that fees are assessed for the use of *ONLINE ACCESS*.
- VII. **Termination; Suspension** - Your enrollment in, access to, use of *ONLINE ACCESS*, or *ONLINE ACCESS* itself may be terminated or suspended, in whole or in part, at any time for any reason with or without prior notice. Examples of reasons for such include, without limitation:
- Your credit card account is delinquent
  - Your credit card account is over limit
  - Fraudulent activity on your credit card account
  - Any attempt to misuse *ONLINE ACCESS*
  - Whole or partial, permanent or temporary, termination of *ONLINE ACCESS*.

If you wish to cancel your access to *ONLINE ACCESS*, please contact *ST. THOMAS CREDIT UNION* Customer Service at **(888) 406-4082 or (605)-782-3557**.

- VIII. **Liability** - Except as specifically provided in this Agreement or as otherwise required by law, you agree that neither *ST. THOMAS CREDIT UNION*, its parent, affiliates, or subsidiaries nor its service providers shall be responsible for any loss, damage, or bodily injury, whether caused by hardware, software, *ST. THOMAS CREDIT UNION*, *ONLINE ACCESS*, World Wide Web (Web) browser providers, Internet access providers, online service providers, or by an agent or subcontractor of any of the foregoing, or otherwise. Neither *ST. THOMAS CREDIT UNION*, its parent, affiliates, subsidiaries, nor any service providers shall be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use, or maintenance of hardware, software, *ONLINE ACCESS*, Web browser, or access software.
- IX. **Billing Statements** - Your printed monthly statement represents *ST. THOMAS CREDIT UNION*'s disclosure to you of applicable account information. Please refer to your statement for important information.
- X. **Access hours. Use, etc.** - You can access your *ST. THOMAS CREDIT UNION* account through *ONLINE ACCESS* seven days a week, 24 hours a day. However, at certain times, some or all of *ONLINE ACCESS* may not be available due to system maintenance or failure. *ST. THOMAS CREDIT UNION* is not responsible for your inability to access *ONLINE ACCESS*, for whatever reason. Account balance and activity information are generally updated daily. However, daily updates may not occur due to system maintenance or failure. *ST. THOMAS CREDIT UNION* is not responsible for any failure to update information, for whatever reason.
- XI. **Miscellaneous** - *ST. THOMAS CREDIT UNION* can delay enforcing any of its rights under this Agreement or in connection with *ONLINE ACCESS* without losing them. If any provision of this Agreement is deemed unenforceable, such will not make any other provision unenforceable.