Bank-Fund Staff Federal Credit Union® (BFSFCU®) Video Banking Terms of Use

Effective Date: 03/07/2022 Revision Date: 03/07/2022 Version: 1.0

The following provisions constitute an addendum to the Agreements and Disclosures of Bank-Fund Staff Federal Credit Union (hereinafter referred to as "We," "Our," "Us," "BFSFCU," and "Credit Union") concerning the Video Banking Platform ("the Platform"). In these Terms and Conditions, the words, "Member," "You," "Your," and "I" means the individual who uses the Platform. Capitalized terms used herein and not otherwise defined shall have the same meaning specified in other account disclosures You have received from BFSFCU.

BY ACCEPTING THE MEETING INVITATION OR ACCESSING THE PLATFORM, YOU ARE ACCEPTING THESE TERMS. IF YOU ARE NOT IN AGREEMENT WITH THESE TERMS, DO NOT CONNECT TO THE PLATFORM. WE WILL BE HAPPY TO SERVE YOU IN A BRANCH OR BY TELEPHONE.

As a user of the Platform, I agree to the following terms of use.

- I consent to providing my personal information during the call for the purposes specified during the call.
- I am in a secure location where my privacy can be maintained.
- I will use only a secure internet connection in a location where my privacy will be protected and any email address I provide will be for my secure email account that cannot be accessed by others.
- I understand that this video will not be recorded. BFSFCU will not collect or use any information from this video call for any purpose other than what I provide consent for during the call.
- I will act and engage in a manner that is professional and courteous while on video with representatives from BFSFCU. I shall not use language or gestures that are intended to harm, threaten, demean or that may otherwise be deemed inappropriate or abusive. I understand using such actions can result in limitation of Credit Union services.
- When using the Platform, I will be dressed in such a way that would be consistent with being present in a physical branch.
- I shall not use the Platform while driving or operating other heavy machinery, and understand that all risks, injury and harm associated with doing so are NOT the responsibility of BFSFCU.
- If multiple parties are involved in a transaction the presence of all parties and signatures by all parties will be required.

I understand that if I agree to these terms of use and fail to meet the requirements described above, the representative I am speaking with may terminate the video session, and I will not be allowed to receive services from BFSFCU through the Platform.

If I do not meet these requirements BFSFCU, to the extent permitted by law, will not be liable for any resulting losses, claims, or damages. I agree to indemnify BFSFCU should it incur any costs or sustain any damages should I not meet these terms of use. BFSFCU will operate in good faith while evaluating potential violation of these terms of use but will not accept any liability from my failure to read, understand, or follow these terms.

IMPORTANT INFORMATION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for You: When You open an account, We will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.

Please read this document carefully and save a copy for your reference. It contains important information. You should print, download or otherwise retain a copy for your records.