

## **Mt. Rainier Federal Mobile Access Agreement**

### **Agreement:**

This agreement contains the terms that govern your use of the Mt. Rainier Federal Credit Union Mobile Access service. You may use this service to access your accounts on a mobile device. By using Mobile Access to log into an account you agree to the terms of this Agreement which supplements the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Access.

### **Other Agreements:**

Mt. Rainier Federal Credit Union does not charge a fee for this service; however, standard data rates from your mobile service provider may still apply. You agree that, when you use Mobile Access, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements.

### **Description of Service:**

Mobile Access is offered as a convenience and supplemental service to Mt. Rainier Federal Credit Union's Online Access services. It is not intended to replace access from your personal computer or other methods you use for managing your accounts and services with us. Mobile Access allows you to access your Mt. Rainier Federal Credit Union account information, transfer funds, view account balance, pay bills and view account detail and history from your mobile device. To utilize the Mobile Access Service, you must be enrolled to use Online Access and then register your mobile device within the Online Access system.

We reserve the right to limit the types and number of accounts eligible for mobile access. We may also reserve the right to modify the scope of the Service at any time.

Mobile Access may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supportable for all Devices. Mt. Rainier Federal Credit Union cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of range" issues.

### **Use of Service:**

You agree to accept responsibility for making sure you understand how to use Mobile Access and that you will contact us directly if you have any problems with Mobile Access. You will also accept responsibility for making sure that you know how to properly use your Device and Mt. Rainier Federal Credit Union will not be liable to you for any losses caused by your failure to properly use this Service or your Device.

### **Equipment and Software:**

Mt. Rainier Federal Credit Union does not guarantee that your Device or mobile phone service provider will be compatible with Mobile Access.

Mobile phones and other Devices with internet capabilities are susceptible to viruses. You are responsible to ensure that your Device is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively referred to as "viruses") which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. Mt. Rainier Federal Credit Union will not be responsible or liable for any indirect, incidental, special or consequential damages which may result from such viruses. Mt. Rainier Federal Credit Union will also not be responsible if any non-public personal information is accessed via Mobile Access due to any of the above named viruses residing or being contracted by your Device at any time or from any source.