

TruWest® Credit Union Alexa Skill - Service Terms and Conditions

TruWest Credit Union (“TWCU”) Alexa skill allows you to use your Amazon Alexa-enabled device (“Alexa device”) to obtain certain account information and (if permitted) conduct certain transactions on your TWCU accounts. During the activation process, you input your TWCU online login credentials into the Alexa system. The Alexa device uses your TWCU online login credentials to communicate with TWCU in order to obtain information and conduct transactions.

By activating the TWCU skill on Amazon’s Alexa service, you agree to the terms and conditions set forth below. **If you do not agree to these terms and conditions, you may not use the TWCU Alexa skill.**

- 1. Registration and security for Alexa.** You must register an account with Amazon by following the prompts on the Amazon app or website. You may be required to accept Amazon’s terms and conditions. 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.
- 2. Authorization of Transactions and Inquiries.** Once you have loaded your TWCU online credentials into the Alexa system, the Alexa skill uses those credentials to access your account information and conduct transactions. The TWCU Alexa skill is activated by voice commands and transmits information to you using the Alexa device’s automated voice. This means that anyone who can hear you interacting with the Alexa device can hear account information provided through the Alexa device. In addition, anyone that can hear you interacting with the Alexa device may learn the voice commands needed to activate the TWCU Alexa skill. **You agree that anyone who is able to activate the TWCU Alexa skill using voice commands is authorized to obtain information and conduct transactions on your account, and TWCU may complete those transactions and provide such information without further verification. If you do not agree, then you are prohibited from using the TWCU Alexa skill.**
- 3. Privacy and Security.** You are responsible for the security settings on your Alexa device. In accordance with the TWCU Privacy Policy, TWCU will provide your information to Amazon or its agents in order to permit you to use the TWCU Alexa skill. By installing the skill, you are authorizing TWCU to perform the actions and/or share with Amazon the information communicated to TWCU, or requested from TWCU. TWCU is not responsible for Amazon’s use of your information or the security of your information in Amazon’s possession. Amazon may keep a record of your use of the TWCU Alexa skill or actions you take using the TWCU Alexa skill. You should check with Amazon regarding its privacy and information security policies.
- 4. Accuracy of Transactions and Information Using TWCU Alexa Skill.** The Alexa service is designed and operated by parties other than TWCU, using equipment manufactured by parties other than TWCU. The Alexa service may make errors in converting your voice commands to electronic messages or in converting information about your accounts and transactions to audible transmissions. TWCU is not responsible for the accuracy of any information transmitted to you by the Alexa service or for the accuracy of instructions transmitted to TWCU through the Alexa service using the TWCU Alexa skill. You may verify the accuracy of information and transactions through TWCU’s online banking service, mobile banking service, or by calling TWCU or visiting an TWCU branch or ATM.
- 5. Changes to the TWCU Alexa Skill Service or Terms and Conditions.** We may make changes to these terms and conditions at any time by notifying you. Notice will be provided at our sole discretion by posting the revised terms on our website at www.truwest.org. If you continue to use the TWCU Alexa skill after we notify you of such changes, you agree to those changes. We may make changes to the

Alexa skill itself at any time without prior notice. We may suspend or terminate availability of the Alexa skill at any time.

6. **Disclaimer of Warranties.** TWCU makes the TWCU Alexa skill available on an as-is basis. You use the TWCU Alexa skill at your own risk. TWCU makes no warranty or representations of any kind respecting the TWCU Alexa skill including warranties of merchantability or fitness for a particular purpose. No advice or information, whether oral or written, obtained by you from TWCU or through or from the Alexa device, will create any warranty of any kind.
7. **Termination:** Your rights under this Agreement will automatically terminate without notice if you fail to comply with any of its terms. In case of such termination, we may immediately revoke your access to the Skill.
8. **Other Agreements.** Your use of the TWCU Alexa skill is subject to the terms of the TWCU Membership and Account Agreement, as supplemented by these terms and conditions. These terms do not replace any other agreement we have with you including online banking.
9. **Trademark Information:** TWCU's trademarks and graphics used in connection with the TWCU Alexa skill are the property of TruWest Credit Union. All other trademarks and graphics used are the property of their respective owners.