

## Video Terms of Use

As a User of the financial service I agree to the following terms of use. I will act and engage in a manner that is professional and courteous while on video with representatives from the financial service. I shall not use language or gestures that are intended to harm, threaten, or demean. I understand using such actions can result in a ban from the video platform. When using the system, I will be dressed in such a way that would be consistent with being present in a physical branch. I shall not use this service while driving or operating other heavy machinery, and understand that all risks, injury and harm associated with doing so are my responsibility and NOT responsibility of the financial service. I consent and agree to be recorded and for the credit union to use and retain the recording for training, verification, and validation purposes.

If multiple parties are involved in a product purchase or service acquisition and signatures are required, I understand that all involved parties must be present.

I understand that it is my responsibility to ensure my surroundings are secure while I engage in the service. This includes but is not limited to securing my environment sufficiently from the possibility of any other individuals or devices, from listening, broadcasting or otherwise intercepting, either purposefully or inadvertently, any information or other activity occurring while the service is in use.

TruWest Credit Union (TWCU) may make changes to these terms and conditions at any time. If you continue to use this service, you agree to those changes. We may suspend or terminate availability of this service at any time.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT- 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, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Your use of video banking is subject to the terms of the TWCU Membership and Account Agreement (including Electronic Funds Transfer Agreement and Disclosure; Funds Availability Policy) as supplemented by these terms and conditions and our Privacy Policy. These terms do not replace any other agreement we have with you including online banking.

I understand that if I agree to the terms of use, and fail to meet the requirements as described above, the representative I am speaking with may terminate our current video session, and I will not be allowed to receive services from TWCU through this channel. The financial service will operate in good faith, and use just cause while evaluating potential abuse, but will not accept any liability from failure to read, understand, or follow the above mentioned terms.