

WEBSITE AND DIGITAL BANKING SERVICES TERMS & CONDITIONS

You may use certain services the credit union offers if you have access to an electronic device (like a personal computer, tablet or mobile phone) that provides you with Internet access, compatible browser software and other software as may be required.

You can access the credit union's website at www.fireflycu.org. The website contains information about the credit union's products and services, a digital banking login section, links to other websites of common interest, applications for various services that can be completed online and a way to send electronic mail (e-mail) to or communicate with the credit union.

Certain Login ID and password requirements are necessary to login to digital banking services (Services) and may require specific browser settings be in place. Additionally, to enhance your security, you will be prompted to provide another authentication step in the form of receiving a one-time secure access code to complete the login process. If necessary, those requirements will be noted at time of login. You cannot use our digital banking services without your Login ID and password (known as your "credentials").

- 1. Use of your credentials.** You can use your credentials with any device that will access the Internet. This includes a web-enabled mobile phone (or other web-enabled wireless device) that uses a data plan and allows secure traffic with a compatible mobile browser. You are responsible for any fees for data or text messaging services your wireless carrier may assess you. The 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. Information about the credit union's digital banking service via mobile device (including mobile applications) is available on our website at www.fireflycu.org. You can log into digital banking via mobile application available on various widely used operating systems. Once logged in, you can perform any of the following actions:
 - Change your password and set other personal options for digital banking service.
 - View the current balance of savings and loan accounts at the credit union.
 - View and print several months of transaction history for specific account transactions.
 - Make transfers between your accounts. For example, you can transfer money from your share savings account to your checking account.
 - Make transfers between your account and another member's account (prior authorization is required).
 - Make your loan payments from specific savings and checking accounts.
 - Download your account information into money management software.
 - Complete requests for address changes, check reorders, stop payments and other services as the credit union may add from time to time.
 - Other services are available if you meet certain conditions such as:
 - have an e-mail address
 - are of a legal age
 - use specific credit union accounts or services (like a debit or credit card)
 - meet eligibility requirements and/or accept additional disclosures and agreements
 - download specific software

These services include the ability to view your credit union account statements or notifications over the Internet, receive electronic notices via email, SMS texts or voice call, use Bill Pay services, transfer funds between the credit union and other financial institutions you have accounts with, perform functions such as depositing checks via mobile deposit and schedule future transfers between your accounts.

2. **Limits on transactions.** There is no limit on the number of times that you may use your credentials each day. You agree:

- The credit union may set limits on the total dollar amount of any one transaction.
- The dollar amount of any transaction is limited to the amount of money you have in your account.
- The credit union has the right to check each transaction before it is treated as final.
- Your account history is limited to the amount of information the credit union can keep on its data processing system.

You agree we may use certain software applications that assist us with determining the security of your device, for example, if there is malware on your device. We reserve the right to deny your access to any one or more account(s) or to the Services or any part thereof, or to deny the processing of transactions, to maintain or restore security or performance to the digital banking site(s) or any other credit union sites and systems. We may do so if we reasonably believe your credentials have been or may be obtained or are being used or may be used by an unauthorized person(s). We may try to notify you in advance, but cannot guarantee we will do so.

3. **Permitting others to use your credentials.** You are responsible for the safekeeping of your credentials. If you tell anyone your credentials, you have given them the ability to make transactions from your accounts by using digital banking services. The credit union will not be liable for the use of your account information by any joint owner or unrelated third party to whom you have provided your account number, Login ID, or password to including but not limited to account aggregation (account aggregator) services. You will be responsible for all transactions or actions by the account aggregator or any other third party to whom you have provided your password to, including charges and fees. You understand that all such transactions by the account aggregator or other third party are deemed authorized under the Electronic Funds Transfer Act. The credit union has no responsibility for any loss or damage that results from your involvement with an unrelated third party. In addition, the credit union disclaims all liability and has no responsibility if you suffer a loss resulting from your reliance on the manipulation or display of account data by unrelated third parties where the information has been obtained from the credit union, specifically including data provided to an aggregator at your request.

4. **Security alerts and optional communications (including text messages).** Digital banking offers both security alerts and optional alerts and communications about your account and account transactions. Security alerts are provided to you for fraud protection and when certain important changes to your account occur, such as the addition of a new biller, password and Login ID updates, or changes in your physical or primary email address. These alerts are sent automatically by email to your primary email address and by text message to your mobile device number, if you have provided one. We endeavor to provide communications in a timely manner with accurate information. However, we do not guarantee the delivery or accuracy of the contents of any communication. Communications may not reflect pending transactions or payments, and deposits may not be available for immediate withdrawal. Additionally, communications may not be delivered immediately. If you require additional details about a transaction, you may sign in to digital banking or contact us as specified on our [Contact Us](#) page. It is your responsibility to secure your devices, protect your Login ID(s) and password(s), and provide timely information about contact changes in order to protect the confidentiality of this information.

5. **Discontinuing digital banking services.** In the event that any or all digital banking services are no longer offered, the credit union is not required to notify you and the credit union will not be responsible for the failure to honor any digital banking transactions if service is discontinued.

6. **Terminating your digital banking service privileges.** The credit union may cancel your right to use any or all digital banking services at any time by giving you written notice or, if you have not used your password to access digital banking services for over 180 days. You may cancel your use of any or all digital banking services at any time by writing or calling the credit union. The Agreement continues to apply to all transactions made before the cancellation.