

Washington State Employees Credit Union Account Alerts Service Addendum

This is an Addendum to the Electronic Funds Transfer Agreement and the Online Banking Agreement and sets forth the additional terms and conditions for use of the Account Alerts Service (Alerts) offered through Washington State Employees Credit Union (WSECU). By creating or using Alerts, you agree to the terms and conditions of this Account Alerts Addendum.

Account Alerts

Service. The Account Alerts Service is a personal financial information alert service that allows you to receive information about your account including, but not limited to, information related to account balance changes, checks cleared, debit card purchases and electronic deposits or withdrawal notifications. This is an additional service available through Online Banking and is governed by the Online Banking Agreement. When you access Online Banking, you can initiate alerts by clicking on the "Profiles and Settings-Alerts Management" link. You may set up, change or delete alerts at any time. You agree and understand that this service may not be accessible or may have limited utility over some Internet or mobile networks, such as while roaming. The alerts that you authorize are only available through Online Banking. When you create alerts, they are linked only to the account under which they were created through Online Banking. *Balances shown on alerts may not reflect actual available balance.*

Limitations on Services. You are fully responsible for understanding how to use the Account Alerts Service before you actually do so, and you agree that the use of this service is for information only. You are also responsible for your use of the Internet and/or mobile device provided during the creation of an alert for alert delivery. Although the Account Alerts Service is designed to give you timely notice of specific events, it may not always provide immediate notice. You may encounter errors, interruptions, delays or failures in the receipt of your alerts, which may or may not be out of the control of WSECU, such as technical difficulties experienced by your Internet service provider or wireless communications carrier. Furthermore, some mobile devices or certain other devices may omit a portion of the alert.

We will not be liable to you for any losses caused by your failure to properly use or respond to alerts that are sent. We assume no responsibility for the timeliness, accuracy, reliability, deletion, miss-delivery or completeness of any alerts we may send you. You agree that we will not be liable for any delays in the content, or for any actions, you take in reliance thereon. If you need current account information, you agree to contact us directly.

Security. If you use this service, you will receive alerts sent to the source you specified when the alert was established. Please be aware that information transmitted via e-mail and text messages may not be secure and WSECU cannot guarantee the security of any information transmitted over a mobile device or to an e-mail address.

Service Charges. WSECU will not charge you to use this service via e-mail or text messaging. However, you agree to pay related account transaction fees and charges in accordance with our current Savings Rate and Fee schedule and as amended from time to time. In the future, we may add to or enhance the features of the Account Alerts and by using such added or enhanced features, you agree to pay any applicable fees.

Relationship to Other Agreements. You agree that when you use Account Alerts, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours, including Internet or wireless providers. You understand that those agreements may provide for fees, limitations and restrictions, which might impact your use of Account Alerts. For example, your wireless provider may impose data usage or text message charges for receiving or sending alert text messages, or other use of your wireless device when using the Account Alerts Service.

Changes or Cancellation. You may cancel your participation in this service at any time by deleting any scheduled alerts set up through Online Banking. If you need assistance in cancelling any alerts, you may call us at 800.562.0999. We reserve the right to change or cancel the Account Alerts Service at any time without notice.

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Amendments. From time to time, the Credit Union may amend any of the terms and conditions contained in this Account Alerts Service Addendum. Such amendments shall become effective as stated on any notice sent to you.