

INSTANT ACCOUNT VERIFICATION USER AGREEMENT

The Instant Account Verification Service (Service) is intended to verify your authority and access to external financial accounts by confirming your ability to access to the external financial account. Your use of the Service is subject to the terms and conditions of this Instant Account Verification User Agreement and Delta Community Credit Union's User Agreement incorporated herein by reference. Proceeding with using the Service constitutes your assent to and acceptance of this Agreement.

PROVIDE ACCURATE INFORMATION. You agree to provide true, accurate, current and complete information about yourself and your accounts maintained at other financial institutions and you agree to not misrepresent your identity or your account information.

INSTANT ACCOUNT VERIFICATION SERVICE. By using the Service, you authorize Delta Community Credit Union and its suppliers ("Suppliers") to access third party sites designated by you, on your behalf, to retrieve information requested by you. For all purposes hereof, you hereby grant Delta Community Credit Union and its Suppliers a limited power of attorney, and you hereby appoint Delta Community Credit Union and Suppliers as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access third party internet sites, servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN DELTA COMMUNITY CREDIT UNION OR SUPPLIERS ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, THEY ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. You agree that third party account providers shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by you. You understand and agree that the Service is not endorsed or sponsored by any third party account providers accessible through the Service. You are licensing to Delta Community Credit Union and the Suppliers any information, data, passwords, materials or other content (collectively, Content) you provide through or to the Service. Delta Community Credit Union and Suppliers may use, modify, display, distribute and create new material using such Content to provide the Service to you. By submitting Content, you automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Delta Community Credit Union and Suppliers may use the Content for the purposes set out above. As between Delta Community Credit Union and Suppliers, Delta Community Credit Union owns your confidential account information.

USE OF RESULTS LIMITED. You agree that the results of the Service are for use by you and Delta Community Credit Union and its service providers only in connection with the funding of credit union accounts on Delta Community Credit Union's website. You agree not to reverse engineer or reverse compile any of the service technology, including but not limited to, any Java applets associated with the Service.

LIMITATION OF LIABILITY. YOU AGREE THAT NEITHER DELTA COMMUNITY CREDIT UNION NOR SUPPLIERS NOR ANY OF THEIR AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF DELTA COMMUNITY CREDIT UNION OR SUPPLIER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICE OR ANY OTHER MATTER RELATING TO THE SERVICE, INCLUDING BUT NOT LIMITED TO (i) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (ii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; OR (v) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES.

INDEMNIFICATION. You agree to indemnify and hold harmless Delta Community Credit Union and Suppliers and their affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney's fees) caused by or arising from your use of the Service or your violation of these terms.

You agree that Suppliers are third party beneficiary of the above provisions, with all rights to enforce such provisions as if Suppliers were a party to this Agreement.