

TERMS AND CONDITIONS

Mobile Banking

These terms and conditions constitute the agreement (“Agreement”) between you and Walker County Federal Credit Union (“credit union”) with respect to the provision of Mobile Banking Services (the “Service”) to you. Your use of the Service constitutes your agreement to be bound by the terms of this Agreement. In this Agreement, the words “you” and “yours” mean each person who applied for home banking service, and the terms “us” and “we” mean the credit union. This Agreement is in addition to, and does not replace or supersede, any other agreements between the parties.

Mobile Banking is an extension of Online Banking and only available to Walker County Federal Credit Union members enrolled in Mobile Banking as an Online Banking user and have previously logged into Online Banking via computer on at least one occasion. To bank using Mobile Banking, you will be required to use your Online Banking username and password. By downloading this application for the Service or accessing Online Banking via a mobile device, you agree to remain bound by the Online Banking and Online Bill Pay (if applicable) Terms and Conditions located at <http://walkercountyfcu.com/terms.html> to which you agreed when enrolling in Online Banking. All Terms and Conditions applicable to Online Banking also apply to Mobile Banking. You also agree to download all updates and/or new versions of Mobile Banking when alerted by us of such updates and/or new versions.

We do not guarantee all features available through Online Banking will also be available through Mobile Banking. In order to use Online Bill Pay via a mobile device, you must first enroll in Online Bill Pay through Online Banking on our website.

We may log your location when using Mobile Banking. Such information may be used by us for marketing purposes, but will not be made publicly available or otherwise shared. Some mobile devices may allow you to disable this feature and block our ability to view your location when using Mobile Banking. Please follow the directions for doing so provided by the manufacturer of your mobile device.