

E-STATEMENTS Enrollment Usage Terms

E-STATEMENTS Usage Agreement

G.A.P. Federal Credit Union will use information collected from you only as necessary to assist in processing statements according to the terms set forth below. PLEASE READ THE FOLLOWING CAREFULLY. COPIES OF THESE TERMS ARE AVAILABLE UPON REQUEST BY WRITING US AT:

G.A.P. Federal Credit Union
Attn: E-STATEMENT Member Service
111 Franklin Street, Room 224
Johnstown, PA 15901-1876

1. Password Policy. Use of E-STATEMENTS requires you to Logon to GAP Access with your User ID and password. Each User ID and corresponding Password can only be used by one individual or entity. Anyone with knowledge of both a Members User ID and Password can gain access to E-STATEMENTS and the information that is available regarding your account. Accordingly, all Passwords must be kept secret. By agreeing to the terms and conditions of this E-STATEMENTS Usage Agreement, you agree to be solely responsible for the confidentiality and use of your Password, as well as for any communications entered on E-STATEMENTS using your Password. As a condition of use, you must tell us AT ONCE if you believe your Password has been lost or stolen. You may contact us by calling: (800) 228-9180

E-mail: gap2405@atlanticbb.net

G.A.P. Federal Credit Union reserves the right to reset any Passwords that may have been lost or stolen.

2. Use of E-STATEMENTS. By accepting the E-STATEMENTS Usage Agreement, you authorize your G.A.P. Federal Credit Union statements to be delivered to you through E-STATEMENTS. Once you are accepted for enrollment in E-STATEMENTS you will no longer receive paper statements.

3. Confidentiality on Internet. G.A.P. Federal Credit Union may collect your IP address, domain name and may request your e-mail address G.A.P. Federal Credit Union will store and protect this information in the same manner we store and protect other personal Member information. We will only disclose information to third parties about your account or the transfers you make:

- A. In order to comply with a government agency or court orders, or
- B. If you give us your written permission.

We reserve the right to provide non-personal identifying information such as aggregate data to third parties.

4. Security of Site. G.A.P. Federal Credit Union only collects personal information to serve its legitimate business purposes. We use standard security technology to protect personal information. We are not responsible for any breach of security or for the actions of any third parties that may obtain any personal information. G.A.P. Federal Credit Union will not be responsible for any loss resulting from a cause over which it does not have direct control, including, but not limited to, failure of electronic or mechanical equipment or communications lines, telephone or other interconnect problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes or natural disasters, strikes or other labor problems, wars or government restrictions. Use of E-STATEMENTS is solely at your own risk and is subject to all applicable local, state, national and international laws and regulations. Although we have tried to create a secure and reliable service, the confidentiality of any communication transmitted over the Internet cannot be guaranteed. Accordingly, G.A.P. Federal Credit Union and its affiliates are not responsible for the security of any information transmitted via the Internet. Actual or attempted unauthorized use of E-STATEMENTS may result in criminal and/or civil prosecution. For your protection, G.A.P. Federal Credit Union reserves the right to view, monitor and record activity on E-STATEMENTS without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on E-STATEMENTS. G.A.P. Federal Credit Union will also comply with all court orders involving requests for such information.

5. Registration. When registering with E-STATEMENTS, you represent and warrant that:

- A. you are 18 years old or older;
- B. your registration with G.A.P. Federal Credit Union and use of E-STATEMENTS will not violate any local, state, national or international laws or regulations.

6. Other Terms and Conditions. The terms and conditions set forth here are for the E-STATEMENTS service. This Agreement shall be governed by the laws of the state in which you live at the time of the transaction, without regard to the choice of law or conflict of law rules thereof.

7. In Case of Errors or Questions About Your Electronic Statement. If you have any questions or comments regarding your statement, please contact us by calling:
(800)228-9180

Or writing:

G.A.P. Federal Credit Union
Attn: E-STATEMENTS Member Service
111 Franklin Street, Room 224
Johnstown, PA 15901-1876
E-mail: gap2405@atlanticbb.net

8. Warranty. The foregoing shall constitute G.A.P. Federal Credit Union's entire liability and your exclusive remedy. In no event shall G.A.P. Federal Credit Union be liable for any direct, indirect, special, incidental, consequential, or exemplary damages, including lost profits (even if advised of the possibility thereof) arising in any way out of the installation, use, or maintenance of the equipment, software, and/or this service.

9. Exclusions of Warranties. This service and related documentation are provided "as is" without any warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

10. Address Changes. You agree to promptly change your User Profile with updated e-mail address information when any address change occurs. These changes should be made within E-STATEMENTS.

11. Termination or Discontinuation. In the event you wish to discontinue this service, you must initiate de-enrollment within E-STATEMENTS or contact us at (800)228-9180. We may terminate service to you at any time and/or revoke your right to use software. Neither termination nor discontinuation shall affect your liability or obligations under this Agreement.

12. Limitation. Your enrollment in this service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in this service, you agree that we reserve the right to obtain financial information regarding your account from a financial institution to resolve statement problems.