



Video Banking Terms and Conditions

Video Banking is available to members in good standing. Access may be limited or revoked due to account status or security concerns.

Purpose of Service

Video Banking allows members to securely connect with an InTouch Credit Union representative for assistance with:

- Account inquiries
- Transactions
- Loan applications
- Other credit union services, as permitted

Security & Privacy

- All sessions are encrypted and secure.
- Sessions may be recorded for quality assurance, training, and compliance.
- Member information will be handled in accordance with our Privacy Policy.

Member Responsibilities

- Present valid identification when requested.
- Ensure your environment is private and secure.
- Do not use Video Banking while driving or in an unsafe or unsecure location.

Prohibited Conduct

Members may not:

- Use this service for any unlawful activity.
- Record or share sessions without written consent.
- Shall not use language or gestures that are intended to harm, threaten, or demean. I understand using such actions can result in a ban from the video platform.
- When using the system, I will be dressed in such a way that would be consistent with being present in a physical branch.
- Shall not use this service while driving or operating other heavy machinery, and understand that all risks, injury and harm associated with doing so are NOT the responsibility of ITCU.

Availability

Video Banking availability is subject to system maintenance, internet connectivity, and other operational factors. The service is provided on an "as-is" basis without guarantee of uninterrupted access.

Termination of Access

We reserve the right to suspend or terminate access to Video Banking for any violation of these terms or misuse of the service.

Consent to Electronic Delivery of Disclosures and Notices

By agreeing to the terms and conditions, you consent to the electronic delivery of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such disclosures and documents. You also agree that InTouch Credit Union does not need to provide you with additional paper (non-electronic) copies of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such disclosures and documents, unless you specifically request them. Your consent does not prohibit InTouch Credit Union from providing disclosures and notices in paper form.

Paper Delivery of Disclosures and Notices

Even though you agree to receive electronic delivery, you have the right to receive a paper copy of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such documents. To receive a free paper copy, please request it via the Contact Us information provided below. Please be sure to specify which documents you are requesting.

Withdrawal of Consent to Electronic Disclosures and Notices

You may contact us in any of the ways mentioned in the Contact Us information provided below to withdraw your consent to receive future disclosures, notices, terms and conditions, or other account-specific documents electronically. If you withdraw your consent for electronic delivery, all other sections of this agreement shall remain in force.

Updates to Terms

These terms may be updated periodically. Continued use of the service implies acceptance of any revised terms.