

WEBERSTATECU.COM

TERMS AND CONDITIONS OF USE

PRIVACY POLICY



TERMS AND CONDITIONS OF USE

The Weber State Credit Union Web Site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of the Weber State Credit Union Web Site constitutes your agreement to all such terms, conditions, and notices.

Modification of these terms of use:

Weber State Credit Union reserves the right to change the terms, conditions, and notices under which the Weber State Credit Union Site/Services are offered. You are responsible for regularly reviewing these terms and conditions and additional terms. Your continued use of the Weber State Credit Union Site/Services constitutes your agreement to all such terms, conditions, and notices.

Personal and non-commercial use limitation:

Unless otherwise specified, the Weber State Credit Union Site is for your personal and non-commercial use. You may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products or services obtained from the Weber State Credit Union site.

Links to third party sites:

The Weber State Credit Union Site/Services may contain links to third party Web sites ("Linked Sites"). The Linked Sites are not under the control of Weber State Credit Union and Weber State Credit Union is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. Weber State Credit Union is not responsible for webcasting or any other form of transmission received from any Linked Site nor is Weber State Credit Union responsible if the Linked Site is not working appropriately. Weber State Credit Union is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Weber State Credit Union of the site or any association with its operators. You are responsible for viewing and abiding by the privacy statements and terms of use posted at the Linked Sites. Any dealings with third parties (including advertisers) included within the Weber State Credit Union Site/Services or participation in promotions, including the delivery of and the payment for goods and services, and any other terms, conditions, warranties or representations associated with such dealings or promotions, are solely between you and the advertiser or other third party. Weber State Credit Union shall not be responsible or liable for any part of any such dealings or promotions.

No unlawful or prohibited use:

As a condition of your use of the Weber State Credit Union Site/Services, you will not use the Weber State Credit Union Site/Services for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the Weber State Credit Union Site/Services in any manner which could damage, disable, overburden, or impair any Weber State Credit Union Site/Service(s) (or the network(s) connected to any Weber State Credit Union Site/Service(s)) or interfere with any other party's use and enjoyment of any Weber State Credit Union Site/Service(s). You may not attempt to gain unauthorized access to any Weber State Credit Union Site/Service, other accounts, computer systems or networks connected to any Weber State Credit Union Site/Service, through hacking, password mining or any other means. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available through the Weber State Credit Union Sites/Services.

Service Contact: weber@weberstatecu.com

Termination/Access Restriction:

Weber State Credit Union reserves the right, at its sole discretion, to terminate your access to the Weber State Credit Union Site/Services and the related services or any portion thereof at any time, without notice.

Weber State Credit Union may also terminate or suspend your access to Weber State Credit Union Site/Service(s) for inactivity, which is defined as failing to log into a particular service for an extended period of time, as determined by Weber State Credit Union. Upon termination of the Weber State Credit Union Site/Service, your right to use the Weber State Credit Union Site/Service immediately ceases. Weber State Credit Union shall have no obligation to maintain any content or to forward any unread or unsent messages to you or any third party.

Copyright and trademark notices:

All contents of the Weber State Credit Union Web Site is: © 2007 Weber State Credit Union All Rights Reserved and/or its suppliers, 4140 Harrison Blvd., Ogden, Utah 84408.

PRIVACY POLICY

We are committed to providing quality products and services that will enable our members to meet their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for us.

To ensure our commitment, we stand behind the following privacy policy:

1. Weber State Credit Union will collect only the personal information that is necessary to conduct our business. That means just what is necessary and no more.

2. Weber State Credit Union will protect your personal information. Weber State Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

3. You will always have access to your information. As a member of Weber State Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

4. Weber State Credit Union will only share information when absolutely necessary. We will only share information with other businesses in order to administer the products and services we provide, or when required to do so by law.

5. Weber State Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

6. Weber State Credit Union will offer you a choice in how your information is used. Any member of Weber State Credit Union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and will take all reasonable steps to make sure your requests are followed. Members of Weber State Credit Union also have a responsibility to safeguard their financial information. With regards to our Internet Home Banking site, this means protecting your access codes and changing them frequently.

Our home banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our home banking server and your home computer.

All home banking logins are logged by the server. For authenticated members who use home banking, we collect and store certain information such as how often you visit the home banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.