



TERMS AND CONDITIONS

WEBSITE TERMS AND CONDITIONS

At Credit Union West (Credit Union or CU West) the security and safety of our member's privacy is crucial to the services we provide. The information presented in the Website Terms and Conditions explains the Credit Union's website privacy and the practices related to the personal information we collect and disclose from members and non-members. In addition, we have provided an understanding of the way personal and/or non-public information may be shared with other parties.

Use of website. Credit Union West provides this website for the convenience of individuals who are interested in the Credit Union. In these Terms and Conditions, the words "you", "your," and "yours" include anyone who uses this website. The words "we," "us," and "our" mean Credit Union West.

Amendments. We may make changes to the products or services shown on this site at any time. Our products and services are offered only in jurisdictions where they may be lawfully offered.

No Personal Advice. This Website contains general information about financial or tax topics, and in some places, we provide tools or calculators to help you see how different products may affect your finances. Since we can't know all your personal circumstances in an online session, nothing on this Website is intended to provide personal financial, tax or legal advice. You must consult with your own financial, tax, insurance, and legal advisors. We do not create a fiduciary relationship with you through your use of this site.

Third Party Sites. This Website may provide links to Web sites controlled by third parties who are not CU West affiliates or subsidiaries. If we create such a link, we will let you know when you are leaving our Web site. The availability of a link to another party's Website is provided as a convenience, but it does not constitute an endorsement or sponsorship of any third party or their products and does not create an affiliation or partnership between CU West and any third party. You should also be aware that third parties have different privacy policies than CU West, and those third parties may treat your personal information differently than we do and may have different information security practices.

No Warranty. We make no warranty of any nature regarding information contained on the site, continued operation of the site, or the lack of errors. Viruses, or malicious code on the site.

Unauthorized Use. Unauthorized use of our Web site and computer systems, including but not limited to unauthorized entry into our computer systems, misuse of passwords, or misuse of any information posted to this site, is strictly prohibited. Any attempted unlawful use may subject you to liability for damages or criminal prosecution.

Privacy Policy, Information Security and Online Fraud. Please review our Privacy Policy and information about the types of information we gather when people use our Web site, and suggestions for protecting the security of your personal information online. Please contact us immediately if you believe that you have been a victim of fraud or identity theft involving an account with us.

Other Service Agreements. Your use of our accounts and services, whether accessed through this site or otherwise, is governed by the agreements applicable to those accounts and services. If these Web site terms and conditions conflict with the agreement or disclosures governing the service you receive from us, the terms and conditions and disclosures governing that service will control.

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The trademarks, logos, and service marks (the "Marks") displayed on the Web site are the property of CU West and other parties.

CHILDREN'S ON-LINE PRIVACY STATEMENT

Children under 13 should not send any information about themselves to the Credit Union, including information like your name, address, or email address. The Credit Union does not knowingly collect personally identifying information from children under the age of 13. If the Credit Union learns that such information has been received from a child under 13 without parental consent, the information will be deleted from the Credit Union's database as soon as reasonably possible.