

## MID OREGON FEDERAL CREDIT UNION ALEXA SKILL TERMS AND CONDITIONS

The Mid Oregon Federal Credit Union (MOFCU) Alexa skill allows you to use your Amazon Alexa-enabled device ("Alexa device") to obtain certain account information and (if permitted) conduct certain transactions on your MOFCU accounts. During the activation process, you input your MOFCU online login credentials into the Alexa system. The Alexa device uses your MOFCU online login credentials to communicate with MOFCU in order to obtain information and conduct transactions.

By activating the Mid Oregon Federal Credit Union (MOFCU) skill on Amazon's Alexa service, you agree to the terms and conditions set forth below. **If you do not agree to these terms and conditions, you may not use the MOFCU Alexa skill.**

- 1. Authorization of Transactions and Inquiries.** Once you have loaded your MOFCU online credentials into the Alexa system, the Alexa skill uses those credentials to access your account information and conduct transactions. The MOFCU Alexa skill is activated by voice commands and transmits information to you using the Alexa device's automated voice. This means that anyone who can hear you interacting with the Alexa device can hear account information provided through the Alexa device. In addition, anyone that can hear you interacting with the Alexa device may learn the voice commands needed to activate the MOFCU Alexa skill. **You agree that anyone who is able to activate the MOFCU Alexa skill using voice commands is authorized to obtain information and conduct transactions on your account, and MOFCU may complete those transactions without further verification.** If you do not agree, then you are prohibited from using the MOFCU Alexa skill.
- 2. Privacy and Security.** You are responsible for the security settings on your Alexa device. In accordance with the MOFCU Privacy Policy, MOFCU will provide your information to Amazon or its agents in order to permit you to use the MOFCU Alexa skill. MOFCU is not responsible for Amazon's use of your information or the security of your information in Amazon's possession. Amazon may keep a record of your use of the MOFCU Alexa skill or actions you take using the MOFCU Alexa skill. You should check with Amazon regarding its privacy and information security policies.
- 3. Accuracy of Transactions and Information Using MOFCU Alexa Skill.** The Alexa service is designed and operated by parties other than MOFCU, using equipment manufactured by parties other than MOFCU. The Alexa service may make errors in converting your voice commands to electronic messages or in converting information about your accounts and transactions to audible transmissions. MOFCU is not responsible for the accuracy of any information transmitted to you by the Alexa service or for the accuracy of instructions transmitted to MOFCU through the Alexa service using the MOFCU Alexa skill. You may verify the accuracy of information and transactions through MOFCU's online banking service, mobile banking service, or by calling MOFCU or visiting an MOFCU branch or ATM.
- 4. Changes to the Service or Terms and Conditions.** We may make changes to these terms and conditions at any time by notifying you. If you continue to use the MOFCU Alexa skill after we notify you of such changes, you agree to those changes. We may make changes to the Alexa skill itself at any time without prior notice. We may suspend or terminate availability of the Alexa skill at any time.
- 5. Disclaimer of Warranties.** MOFCU makes the MOFCU Alexa skill available on an as-is basis. You use the MOFCU Alexa skill at your own risk. MOFCU makes no warranty of any kind respecting the MOFCU Alexa skill including warranties of merchantability or fitness for a particular purpose.
- 6. Other Agreements.** Your use of the MOFCU Alexa skill is subject to the terms of the MOFCU Membership and Account Agreement, as supplemented by these terms and conditions.