

This Agreement is between you and University First Federal Credit Union, a credit union having offices at 3450 S Highland Drive, SLC, UT 84106 (together, with its parents and subsidiaries, "University First Federal Credit Union" or "us" or "we") and governs your use of the University First Federal Credit Union skill on Amazon's Alexa service on any Alexa-enabled device (the "Skill"). The Agreement applies in addition to, and is not intended to replace, any other agreement that may apply in connection with your University First Federal Credit Union consumer credit card, loan, shares, and/or checking account ("Account"), or the use of the Skill.

Before using the Skill, please read these Terms and Conditions, the University First Federal Credit Union Privacy Policy, and the University First Federal Credit Union Online Banking Terms and Conditions (collectively, the "Agreement").

Your use of the Skill is conditioned on your acceptance of this Agreement. If you do not accept the terms of this Agreement, you may not use the Skill.

Privacy and Security: During the Skill linking Account(s) process you'll be required to select a 4-digit PIN that Alexa will use to validate you. Because you'll be saying this PIN out loud, it's recommended that you not choose the same PIN you use for other purposes, such as ATM/debit cards or telephone banking. The Skill allows you to use your Alexa-enabled device (e.g., Amazon Echo) to communicate with University First Federal Credit Union, by voice, regarding your Account(s). To use the Skill, you will have to speak commands and questions aloud to Amazon's Alexa service ("Alexa"), and you will receive responses aloud. **Any communication to University First Federal Credit Union via Alexa will be treated by University First Federal Credit Union as a communication authorized by you, and any communication from University First Federal Credit Union via Alexa in response to a request received from your Alexa-enabled device will be treated by University First Federal Credit Union as a communication to you.** In other words, you are responsible for all of the interactions with University First Federal Credit Union via the Skill. For example, it is possible that someone other than you could interact with University First Federal Credit Union via the Skill, or that someone could overhear you interacting with University First Federal Credit Union via the Skill and learn information about your Account(s). (Try using your "inside voice.") It is also possible that Alexa (and the equipment Alexa is installed on) and/or Amazon will record your interactions with the Skill or with Alexa. Consult your agreements with Amazon to learn more about how Amazon and your Alexa-enabled device treat those interactions.

Skill Actions: The Skill will access Accounts you authorize during the Skill linking process. This will allow you to complete transfers within your Accounts. For example, you can authorize share to share transfers, share to loan transfers, and obtain information about your linked Account(s). For a full list of Skill commands please visit www.ucreditu.com/services-benefits/alexa-app-faq.html.

Authorizations and Confirmations: Any transactions conducted using the Skill will be treated as authorized by you. It is your sole responsibility to monitor and confirm all of your transactions. You can monitor and confirm transactions using the Skill; however, you agree to examine statements for your Accounts and promptly notify University Federal Credit Union if you have question or do not recognize a transaction. You can also review your transactions by using Online Banking or Mobile Banking.

Third-Party Security Settings: Once you set up your Alexa device with the Skill, you are authorizing University First Federal Credit Union to provide information to the device based on the device's security

settings. For example, the settings on your device may allow the device to retrieve information about your Account(s) based on only verbal requests from anyone who uses your device, or to save information about your Account(s) for easier access. By enabling the Skill on your Alexa-enabled device, you are responsible for how the Skill is used (including any communication to or from University First Federal Credit Union from your device).

Accuracy: We didn't design or manufacture Alexa or your Alexa-enabled device. The device also runs other software (e.g., Alexa and other third-party apps) that we did not write or design and do not have control over. It's possible that Alexa will not hear you correctly, will incorrectly translate what you said, or even say something to you different than what we asked it to say. By accepting this Agreement, you understand and agree that University First Federal Credit Union is not responsible for inaccuracies in your interactions with University First Federal Credit Union via the Skill. If you have any issues or doubts about the accuracy of your interactions with University First Federal Credit Union via the Skill, you can access your Account details via the University First Federal Credit Union mobile app or logging on to your Account(s) on our website at www.ucreditu.com.

Pilot & Bugs: We are making the Skill available as part of a limited, early pilot program. It's possible that there will be bugs. In addition to the possibility of Alexa mishearing you or misquoting us, there's also a possibility that something might not work correctly, or might not work at all. By getting this special preview and using the Skill, you're accepting that risk. Again, you do not need the Skill to access to your Account(s). All of the information available from University First Federal Credit Union via the Skill is also available to you via the University First Federal Credit Union mobile app or logging on to your Account(s) on our website at www.ucreditu.com (see "Accuracy" section, above). Don't rely on the Skill as your sole means of accessing your Account(s).

Electronic Records and Signatures: By accepting these terms, you consent to the general use of electronic records and signatures in our relationship with you.

Hardware and Other Requirements: To participate in this pilot and access University First Federal Credit Union via the Skill, you must (1) have an active Account, (2) be enrolled in University First Federal Credit Union Online Banking with your Account, (3) be a legal resident of the 50 United States or the District of Columbia 18 years of age or older, and (4) have an Alexa-enabled device, an internet connection, and an Amazon account. You cannot use the Skill otherwise.

Release of Your Information to Amazon: Your interactions with University First Federal Credit Union via the Skill are subject to the University First Federal Credit Union Privacy Policy. By installing the Skill, you are authorizing University First Federal Credit Union to perform the actions and/or share with Amazon the information communicated to University First Federal Credit Union, or requested from University First Federal Credit Union. We're going to send that information through Amazon, which will then go through the internet. For example, if you request that Alexa tell you your balance on your University First Federal Credit Union credit card, you authorize University First Federal Credit Union to release that information to Amazon.

Changes or Amendments: We may change, suspend, or discontinue the Skill, or any part of it, at any time without notice. We may amend any of this Agreement's terms at our sole discretion by posting the revised terms on our website at www.ucreditu.com/alexa. Your continued use of the Skill after the effective date of the revised Agreement constitutes acceptance of the terms.

Termination: Your rights under this Agreement will automatically terminate without notice if you fail to comply with any of its terms. In case of such termination, we may immediately revoke your access to the Skill.

Disclaimer of Warranty: You acknowledge and agree that all use of the Skill is at your sole risk. YOU ASSUME ALL RISK FOR YOUR USE OF THE SKILL, THAT IT IS PROVIDED "AS IS", AND THAT UNIVERSITY FIRST FEDERAL CREDIT UNION MAKES NO WARRANTY OR REPRESENTATION, EITHER EXPRESS OR IMPLIED. UNIVERSITY FIRST FEDERAL CREDIT UNION EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM UNIVERSITY FIRST FEDERAL CREDIT UNION, OR THROUGH OR FROM THE SKILL, WILL CREATE ANY WARRANTY OF ANY KIND.

Governing Law; Jurisdiction; Venue: This Agreement shall be governed by and construed in accordance with the law of the STATE of UTAH without regard to any portion of its choice of law principles that might provide for application of a different jurisdiction's law; provided, however, that to the maximum extent permitted under Applicable Laws, this Agreement will not be subject to the Uniform Computer Information Transactions Act as currently enacted or as may be codified or amended from time to time by any jurisdiction. You irrevocably and unconditionally submit to the jurisdiction and venue of the United States District Courts for the District of Utah, or if such court does not have subject matter jurisdiction, to the courts of the STATE of UTAH located in Salt Lake County.

Trademark Information: University First Federal Credit Union trademarks and graphics used in connection with the Skill are the property of University First Federal Credit Union. All other trademarks and graphics used are the property of their respective owners.