

Mobility Credit Union Alexa Skill - Service Terms and Conditions

Mobility Credit Union (“MCU”) 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 MCU accounts. During the activation process, you input your MCU online login credentials into the Alexa system. The Alexa device uses your MCU online login credentials to communicate with MCU in order to obtain information and conduct transactions.

By activating the MCU 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 Mobility Credit Union Alexa skill.

- 1. Registration and security for Alexa.** You must register an account with Amazon by following the prompts on the Amazon app or website. You may be required to accept Amazon’s terms and conditions. You are responsible for maintaining the strict confidentiality of your Amazon account details and for any activity under your Amazon account. You will be required to set a 4-digit PIN with Amazon to access your accounts through the Skill. To protect your Accounts, **this PIN should not be the same as the PIN you use with your debit and credit cards, internet banking, telephone banking or any accounts with us.** Although you are not required to change this PIN, we recommend you change passwords on your Amazon account every 60 days.
- 2. Authorization of Transactions and Inquiries.** Once you have loaded your MCU online credentials into the Alexa system, the Alexa skill uses those credentials to access your account information and conduct transactions. The MCU 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 MCU Alexa skill. **You agree that anyone who is able to activate the MCU Alexa skill using voice commands is authorized to obtain information and conduct transactions on your account, and MCU may complete those transactions and provide such information without further verification. If you do not agree, then you are prohibited from using the Mobility Credit Union Alexa skill.**
- 3. Privacy and Security.** You are responsible for the security settings on your Alexa device. In accordance with the MCU Privacy Policy, MCU will provide your information to Amazon or its agents in order to permit you to use the MCU Alexa skill. By installing the skill, you are authorizing MCU to perform the actions and/or share with Amazon the information communicated to MCU, or requested from MCU 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 MCU Alexa skill or actions you take using the MCU Alexa skill. You should check with Amazon regarding its privacy and information security policies.
- 4. Accuracy of Transactions and Information Using MCU Alexa Skill.** The Alexa service is designed and operated by parties other than MCU, using equipment manufactured by parties other than MCU. 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. MCU is not responsible for the accuracy of any information transmitted to you by the Alexa service or for the accuracy of instructions transmitted to MCU through the Alexa service using the MCU Alexa skill. You may verify the accuracy of information and transactions through MCU’s online banking service, mobile banking service, or by calling MCU or visiting an MCU branch or ATM.
- 5. Changes to the MCU Alexa Skill Service or Terms and Conditions.** We may make changes to these terms and conditions at any time by notifying you. Notice will be provided at our sole discretion by posting the revised terms on our website at mobilitycu.com. If you continue to use the MCU 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.

6. **Disclaimer of Warranties.** MCU makes the MCU Alexa skill available on an as-is basis. You use the MCU Alexa skill at your own risk. MCU makes no warranty or representations of any kind respecting the MCU Alexa skill including warranties of merchantability or fitness for a particular purpose. No advice or information, whether oral or written, obtained by you from MCU or through or from the Alexa device, will create any warranty of any kind.
7. **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.
8. **Other Agreements.** Your use of the MCU Alexa skill is subject to the terms of the MCU Membership and Account Agreement, as supplemented by these terms and conditions. These terms do not replace any other agreement we have with you including online banking.
9. **Trademark Information:** MCU's trademarks and graphics used in connection with the MCU Alexa skill are the property of Mobility Credit Union. All other trademarks and graphics used are the property of their respective owners.