

FCCU FREEdom Services Agreement and Disclosure

This FCCU FREEdom Services Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an FCCU account. This disclosure sets forth FCCU's and your rights and responsibilities concerning electronic funds transfers. In this disclosure, the terms "we", "us" and "our" mean FCCU. The terms "you" and "your" mean those who hold accounts, sign as applicants, or any authorized user(s). "FREEdom Services" are FCCU's electronic banking services that include FREEdom Online, FREEdom Mobile, FREEdom Line, E-Z Pay, FinanceWorks, Purchase Rewards, and E-statements.

Description

FREEdom Services are electronic banking services that by using a personal computer, mobile phone, or other wireless device allow you to:

- Access account balances and history
- Transfer money between your FCCU accounts
- Make FCCU loan payments
- Pay bills with E-Z Pay
- Manage your finances with FinanceWorks
- Earn rewards with Purchase Rewards
- Enroll in and receive E-statements

Account Access

To use FREEdom Services, you must register, create a password, and agree to this disclosure. FREEdom online can be accessed from FCCU's internet home page, www.myfccu.com, using a User Name and Password. FREEdom Mobile can be accessed by sending text message codes from your mobile phone to 454545, by visiting www.myfccu.com on a mobile device, or by installing a FCCU mobile app onto your wireless device from the Apple App Store or Google Play. FREEdom Line may be accessed by telephone at 701-252-7000 or 800-850-7676. E-Z Pay, FinanceWorks, Purchase Rewards, and E-statements are accessed through FREEdom Online.

E-Z Pay

E-Z Pay is FREEdom Service's bill pay feature, which allows you to use your personal computer or mobile device to direct payments from your accounts to third parties. E-Z Pay enables you to set up and track one-time or recurring payments to individuals or merchants.

E-Z Pay is a free service to members enrolled in FREEdom Services. However, other account related fees are still applicable as listed in FCCU's Fee Schedule.

Activation of E-Z Pay requires a checking account in good standing and approval by FCCU. FCCU will evaluate your account and financial responsibility and may utilize a credit report or other reasonable means. An email notification will be provided upon approval of your E-Z Pay service.

You are responsible for all transfers and payments that you authorize using E-Z Pay. You authorize FCCU to debit your designated account for any transactions accomplished through use of E-Z Pay. If you permit another person to use E-Z Pay or give them your User ID and Password, you are responsible for the payments or transfers that person makes. All transfers and payments will be deducted from the account that you designated as your primary account for E-Z Pay. Any obligations you wish to pay must be payable in U. S. dollars and addressed to U.S. individuals or merchants. International payments cannot be made using E-Z Pay. Funds must be available in your primary account on the scheduled date of the payment. After funds are withdrawn from your account, FCCU may make the payment by electronic funds transfer or by mailing the payee and check drawn on a payment account maintained for that purpose. Payments may take 5 or more business days to reach the payee. FCCU is not liable for any service fees or late charges incurred as a result of use of E-Z Pay.

Stopping a Payment If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call us at 701-252-0360 or 800-850-7676 or write to us at First Community Credit Union, Attn: Operations Department, PO Box 2180, Jamestown, ND 58402-2180 in time for us to receive the payment cancelation request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If a payment has already been deducted from your account, you may request a Stop Payment Order for any bill paid by check by calling FCCU at 800-850-7676. If the check has not cleared the bill pay account, a Stop Payment Order can be made. You will be charged a fee for a Stop Payment Order that will be deducted from your account. See FCCU's Fee Schedule for the amount of the fee. Payments made electronically cannot be stopped once they are deducted from your account.

FCCU is responsible only for exercising ordinary care in processing and sending payments upon your authorization in accordance with this agreement. FCCU is not liable in any way for damages you incur if you do not have sufficient funds in your account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number unless you have made the change sufficiently in advance, for the failure of any merchant to correctly account for or credit the payment in a timely manner, or for any other circumstance beyond our control. If your primary account does not have sufficient funds to issue a payment as of the date the payment is scheduled to be deducted, your account may be charged a fee for non sufficient funds. In such a circumstance we may choose either to deny your payment request or honor your payment request thereby causing an overdraft for which you are responsible.

Availability

FREEdom Services are available 24 hours, seven days a week. Availability of FREEdom Services may temporarily be suspended for brief periods of time for maintenance or updates. Unforeseeable events may also cause temporary interruptions. FCCU is not liable in any way for any problems or damages incurred as a result of interruptions of service.

User ID and Password

You are responsible for the safekeeping of your User ID, Password, and any additional account access information. It is recommended that you: do not share or allow others to view your User ID, Password, or any other account information, do not leave your session unattended while you are logged in, and do not send privileged account information, such as User ID or Password, in any public or general email or messaging system. You must immediately notify us and change your password if you believe your login information may have become known to an unauthorized person.

Fees and Charges

There is no fee associated with FREEdom Services. However, typical account fees disclosed on FCCU's Fee Schedule are still applicable. There may also be fees for accessing FREEdom Services imposed by your service providers for internet or wireless services.

Limitations on Savings Account Transfers

During any statement period, you may not make more than six withdrawals or transfers from a Share Savings Account or Progressive Savings Account. Excessive transfers are subject to an Excessive Transfer Fee and/or account closure. See FCCU's Truth in Savings Disclosure and FCCU's Fee Schedule for additional details.

Statements

You will receive monthly statements on your accounts for which an electronic funds transfer occurred. If no electronic funds transfers occur, you will receive a statement no less than quarterly. You can choose to receive your statements electronically by enrolling in FCCU's E-statements.

Electronic Mail

Emails to FCCU may be delayed and may not be received until the following business day. If you need FCCU to receive information concerning your account immediately, such as stop payment requests, reporting lost or stolen information, or to report errors or unauthorized use of your account, you must contact us in person or by telephone.

Contact by FCCU

Neither FCCU employees nor any company affiliated with FCCU will contact you by phone, email, or text message requesting your User ID, Password, or any other account access information. If you are contacted by anyone requesting such information, please notify us immediately.

Confidentiality

We will disclose information to third parties about your account or the transfers you make: where it is necessary for completing transfers; or in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or in order to comply with government agency or court orders; or as explained in the separate FCCU Privacy Disclosure.

Termination of FREEdom Services

You may at any time terminate your access and this agreement by notice to FCCU in person or writing by providing your name, address, and termination date to: First Community Credit Union, Attn: Operations Department, PO Box 2180, Jamestown, ND 58402-2180.

FCCU may immediately terminate your access and this agreement if: you do not comply with the agreement governing your accounts or your accounts are not in good standing, you breach this or any other agreement with us, or we have reason to believe there has been unauthorized use of your User ID or Password. We will notify you if we terminate this agreement or FREEdom Services for any other reason.

FREEdom Services may also be terminated in the event of inactivity. If you do not log on or have outstanding scheduled bill payments or transfers through FREEdom Services for 90 days, FCCU may cancel your FREEdom Services without further notice.

Other Provisions

There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review FCCU's Funds Availability Notice to determine the availability of deposited funds. FCCU reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, or lower an account balance below a required balance.

Matters not covered by this disclosure shall continue to be governed by FCCU's Account Agreements, FCCU Account Terms and Conditions, the Uniform Commercial Code as adopted by North Dakota, and any other applicable federal or North Dakota laws.

Business Days

For the purpose of this electronic funds transfer disclosure, FCCU's business days are Monday through Friday, excluding Federal holidays.

Liability for Unauthorized Consumer Transfers

Tell us at once if you believe your User ID, Password, or any other access information has been lost or stolen. Telephoning is the best way of keeping your possible losses to a minimum. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your access information without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your account access information, and we can prove we could have stopped someone from using your account if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was available to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods. If you believe your account access information has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call FCCU at 701-252-0360 or 800-850-7676, or write us at First

Community Credit Union, Attn: Operations Department, PO Box 2180, Jamestown, ND 58402-2180. When you give someone your User ID and Password, you are authorizing that person to use your service, and you are responsible for all transactions that person performs while using your service. Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions.

Our Liability for Failure to Make Transfers

If FCCU does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, FCCU will be liable for your losses or damages directly related to the transactions. In no event shall FCCU be liable to you for:

- Failure to provide access to FREEdom Services
- If, through no fault of ours, you do not have enough money in your account to make the transfer or your account is closed
- If the money in your account is subject to legal process or other encumbrances restricting the transfer
- If the transfer would go over the credit limit on your overdraft line
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken
- If you have not properly followed any applicable device or wireless service provider user instructions
- If your device fails or malfunctions or FREEdom Services was not working properly and you knew about the breakdown when you started the transfer
- If the error was caused by a system beyond our control, such as that of your internet or wireless service provider
- There may be other exceptions not stated in our agreement with you

In Case of Errors or Questions About Your Consumer Electronic Transfers

Telephone us at 1-800-850-7676 or write us at First Community Credit Union, Attn: Operations Department, PO Box 2180, Jamestown, ND 58402-2180 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FinanceWorks & Purchase Rewards -- End User License Agreement

In addition to the above content, if you decide to use either FinanceWorks or the Purchase Rewards application, you acknowledge and agree to the following terms and conditions of service.

LICENSE GRANT AND RESTRICTIONS. You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the FinanceWorks Service (the "Service") solely to manage your financial data, and the purchase rewards application ("Purchase Rewards") to benefit from your debit card purchases. In addition to the FinanceWorks Service and the Purchase Rewards, the terms "Service" and "Purchase Rewards" also include any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, Purchase Rewards information, help content, bug fixes, or maintenance releases, etc.) of the Service or Purchase Rewards if and when they are made available to you by us or by our third party vendors. Certain Service and Purchase Rewards may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the FinanceWorks site or from the Purchase Rewards program; (iii) permit any third party to benefit from the use or functionality of the Service or Purchase Rewards, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or Purchase Rewards or any services provided in connection with them, prevent access to or the use of the Service, Purchase Rewards or any or services provided in connection with them by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, Purchase Rewards or any services provided in connection with them except as expressly allowed under this Section 1.

OWNERSHIP. The Service and Purchase Rewards are protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

YOUR INFORMATION AND ACCOUNT DATA WITH US. You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service, Purchase Rewards or any services provided in connection with them, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, Purchase Rewards or any services provided in connection with them (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service, Purchase Rewards or any services provided in connection with them, and ensuring that such authorized users comply with this Agreement. You will be responsible for all electronic communications, including account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service, Purchase Rewards or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service, Purchase Rewards or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS. Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When

you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you.

If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

USE, STORAGE AND ACCESS. We shall have the right, in our sole discretion and with reasonable notice posted on the FinanceWorks site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services

may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

THIRD PARTY SERVICES. In connection with your use of the Service, Purchase Rewards, or any other services provided in connection with them, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.

THIRD PARTY WEBSITES. The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Purchase Rewards or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

EXPORT RESTRICTIONS. You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

PURCHASE REWARDS. If you decide you wish to participate in the Purchase Rewards application, you acknowledge and agree to the following terms and conditions of service.

Purchase Rewards. You will earn rewards for your participation in the Purchase Rewards program based on total purchases. If you participate in the Purchase Rewards, we will credit all cash or point rewards earned to your rewards balance and send you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during the following calendar month. For example, if the payment date of all rewards end user

disbursements is August 30, the applicable Measurement Period would be the calendar month ended July 31. Cash rewards will be deposited in the Purchase Rewards deposit account which is associated with the Purchase Rewards program. Purchase Rewards Account. You must use the debit card associated with the Purchase Rewards account in order to receive the offers which qualify for the rewards. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or other payment types.

Purchases must be made as indicated in the offers made available under the Purchase Rewards program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Purchase Rewards offer in order for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system. Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards.

Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement.

You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Purchase Rewards program.
- The rewards information that we provide to you, which is provided "as is" and "as available".
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or mis-delivery, of any qualifying purchase information or any other information, (iii) unauthorized access to your account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your account(s) including, but not limited to, failure of electronic or mechanical equipment, interconnect problems with telephone providers or internet service providers, acts of God, strikes, or other labor problems.
- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

First Community Credit Union E-statement Agreement and Disclosure

This disclosure contains important information about FCCU's Electronic Statement product, also referred to as E-statements. You should keep a copy of this disclosure for your records.

E-statement Delivery

If you enroll in E-statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing "User Options" within FREEdom Online.

The email alert will include a link to the FREEdom Online login screen. You can also navigate to the "Online Statement" page anytime from within FREEdom Online.

Statement Availability

E-statements are securely available online for 24 months. Check images can be easily accessed online for 3 months. Both E-statements and check images may be downloaded or printed for permanent retention.

If you need a paper copy, please contact us at 701-252-0360 or 800-850-7676. A fee will be charged as described in our most recent Fee Schedule.

Enrolling in E-statements

You may enroll in E-statements as part of the FREEdom Online enrollment process, or you can "opt-in" at any time by accessing the "Online Statements" page within FREEdom Online.

Canceling E-statements

You may opt-out of E-statements at any time by contacting us. If you opt-out of E-statements, we will resume delivery of your paper statements by U. S. Mail. There will not be a fee associated with the reinstatement of paper statements.

Hardware and Software Requirements

If you can access FREEdom Online, you should be able to access your E-statements. However, prior to enrolling in E-statements, you should verify that you have the following hardware and software:

- Internet Access.
- A computer or wireless device with an Internet browser that can support 128-bit encryption.
- Adobe Reader®
- Access to a printer or storage medium such as a hard drive so that you can download and/or print statements for your records.
- An external email address.

We may revise hardware and software requirements, and if there is a material change that may impact your ability to access E-statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving statements (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

Email Address Changes

In order to provide E-statements, we must maintain a current email address at all times.

You should notify us of any changes to your personal contact information or you can update your personal information through "User Options" in FREEdom Online.

If you have a "multiple-party account" as defined in the Terms and Conditions account agreement, your email address may be changed by any authorized party to your account. FCCU will have no obligation or liability to any of the parties to a "multiple-party account" if the email address is changed.