



## EdFed 24/SEVEN Terms of Service

In this Agreement, the words "Subscriber", "you", and "your", mean the accountholder using the EdFed 24/SEVEN online account management platform (the "Service"). The words "we", "us", and "Credit Union", mean Educational Federal Credit Union. By clicking "Accept", you agree to the terms and conditions of the Service.

Use of EdFed 24/SEVEN shall be governed by the Master Account Agreement applicable to the Subscriber's account(s); the following terms of this Agreement; bylaws, rules, regulations, or applicable law; and such other terms, conditions, and/or amendments as may be established from time to time and communicated to the Subscriber in writing.

1. A temporary Password will be issued exclusively to the Subscriber by Educational Federal Credit Union (EdFed). The Subscriber agrees to promptly change the Password issued by EdFed to one of Subscriber's choosing and agrees to make every reasonable effort to protect the security of the Password to ensure that the Password is not obtained by another person. The Subscriber agrees to be responsible for all transactions performed by anyone to whom the Subscriber has provided the Password.
2. The Subscriber may use EdFed 24/SEVEN to access account and credit union information, transfer funds between accounts, withdraw funds by mailed check, and perform other financial services that may be offered and announced from time to time. Transactions will be posted to the account(s) and loan(s) designated by the Subscriber and will appear on the Subscriber's periodic statement(s) of account. The Subscriber agrees to immediately pay any overdrawn amounts without notice or demand and, if in default, all related collection costs and attorney fees.
3. The Subscriber shall review statements of account from EdFed promptly and report any errors or unauthorized transactions. The [Electronic Funds Transfer \(EFT\) Disclosure](#), which will be provided separately to the Subscriber, specifies the legal limitations on the Subscriber's liability for unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.
4. EdFed retains the right to limit the frequency and duration of access to the EdFed 24/SEVEN Service or any function thereof, limit the amount of withdrawals, assess fees, or change its policies regarding these matters at any time without amending this Agreement. Subscriber's account(s) may be debited for such fees. Current limits and fees, if any, will be provided to the Subscriber separately in writing. EdFed 24/SEVEN Service may be revoked by the Credit Union at any time without notice.
5. EdFed makes no claims or warranties with respect to the operation of the associated equipment or system(s), and shall not be liable for any equipment failure or malfunction of the equipment or system(s), except as provided by law.
6. The Subscriber may cancel this Agreement at any time by notifying EdFed verbally or in writing. In that event, all rights and obligations for any transaction that occurs before EdFed received notice of cancellation shall be determined by this Agreement.