



CU PolicyPro Subscriber Agreement

TERMS OF SERVICE – SUBSCRIBER AGREEMENT

1. Acceptance of Terms

By signing this Agreement, or by using any part of our services, you are stating that you have read and understand this Agreement, and that you agree to be bound by the terms in effect and as periodically updated by CU Solutions Group (CUSG).

If you do not agree to all the terms of this agreement, please select the button indicating non-acceptance. CUSG will promptly cancel this transaction and you may not access, use or install any part of our services.

2. Service Terms and Limitations

a. **Description of Services.** Upon your acceptance of this Agreement, CUSG grants you a limited, non-transferable, non-exclusive, revocable right to obtain access to CU PolicyPro Policy Manual (“Service”). Unless explicitly stated otherwise, any new features that augment or enhance the current Service shall be subject to this Agreement.

b. **Availability of Services.** CUSG shall use commercially reasonable efforts to provide access to its Application Services twenty-four (24) hours a day, seven (7) days a week throughout the term of this Agreement. You agree that from time to time the Service may be inaccessible or inoperable for various reasons, including scheduled maintenance procedures or upgrades or certain unscheduled Service or equipment malfunctions that are beyond the control of CUSG such as interruption or failure of telecommunication or digital transmission links, hostile network attacks or network congestion or other failures.

c. **Service Level.** In the event that CUSG discovers or is notified by you of the existence of Non-Scheduled Downtime, we will use commercially reasonable efforts to determine the source of the problem and attempt to resolve it as quickly as possible.

d. **Equipment.** Users are solely responsible for ensuring compatibility with the Service, providing and maintaining all hardware, software, electrical, and other physical requirements for use of the Service, including, without limitation, telecommunications and internet access connections and links, web browsers or other equipment, programs and services required to use and access the Service.

3. Security, Member Accounts, and Passwords

CUSG shall operate and maintain the CU PolicyPro system in good working order with access restricted to qualified employees of your organization and access to technical staff who may assist you. You agree to bear all responsibility for the confidentiality of your passwords and all use or changes incurred from use of the Service through your passwords. Additionally, you agree to immediately notify CUSG of any unauthorized use of your password or account or any other security breach and ensure that you exit from your account at the end of each session. CUSG cannot and will not be liable for any loss or damage arising from your failure to comply with this Section. You warrant to CUSG that your representations as to your identity will be truthful and you agree that you will not reveal to others any of the information you supplied to CUSG to periodically verify your identity.

4. Privacy

CUSG will not disclose any personal information about your company accounts including its contents on use of the Service, without your prior consent unless CUSG has a good faith belief that such action is necessary to (i) comply with legal process or other legal requirements of any governmental authority; (ii) protect and defend the rights or property of CUSG; or (iii) enforce this Agreement. CUSG may provide certain information in aggregate form collected from and relating to you to third parties such as advertisers and business partners. Please see our privacy policy at <https://seuresite.cusiteonline.com/OPS/Privacy-CUPolicyPro.pdf> for more information.

5. Member Obligations

a. **Responsibility for Content.** You understand that all information, data, text, software, sound, photographs, graphics, messages, or other materials ("Content"), whether publicly posted or privately transmitted, are the sole responsibility of the person from which such Content originated. This means that you, and not CUSG, are entirely responsible for all Content that you upload, post, e-mail or otherwise transmit via the Service. CUSG does not control the Content posted via the Service and, as such, will not be liable in any way for any Content.

We do not prescreen Content, but you understand that CUSG and its designees shall have the right (but not the obligation) in their sole discretion to refuse or remove any Content that is available via the Service. Without limiting the foregoing, CUSG and its designees shall have the right to remove any Content that violates this Agreement or is otherwise objectionable.

b. **Confidentiality of Information.** You agree that the master content and any content customized content that contains the essential master content is the property of CUSG, and may be used only for the purpose of developing the Operations Manual for your credit union. You agree not to reproduce, duplicate, modify, copy, sell, resell, distribute, create derivative works, or exploit any portion of the Service, use of the Service, or

access to the Service. Failure to comply with this section can result in immediate termination of your access to the CU PolicyPro manual.

6. Fees and Payment Terms

a. **Payment.** You shall pay the Credit Union Association of New Mexico (CUANM) for each Service application upon commencement of such Service. Services provided for an annual term (or those for longer periods) will be payable in full, in advance. Thereafter, Users will be billed 45 days in advance for Services provided and renewable on an annual (or longer) basis. Services will be renewed at then current CUANM rates and terms.

CUANM expressly reserves the right to change fees at any time, upon notice to Users.

Should the agreement between CUSG and CUANM be terminated, User's access to the manual will be terminated at the end of the current term.

User may continue access to the manual by paying CUSG the applicable renewal fee for CU PolicyPro clients at the time of the next term renewal. You shall pay CUSG for each Service application upon commencement of such Service. Services will be renewed at then current CUSG rates and terms.

In addition, each credit union User must execute an individual User's Agreement with CUSG.

b. **Late Payments.** If User is delinquent in its payments, CUANM may immediately suspend or terminate this Agreement and User's access to the Service.

c. **Taxes.** All fees charged by CUANM are exclusive of taxes, currency conversion charges, and similar fees now in force or enacted in the future that are imposed on the transaction, all of which will be paid by the User.

7. General Practices Regarding Use and Storage

You acknowledge that CUSG may establish general practices and limits concerning use of the Service, including, without limitation, the maximum disk space allotted on CUSG's servers on your behalf. You agree that CUSG has no responsibility or liability for the deletion or failure to store any messages and other communications or other Content maintained or transmitted by the Service.

8. Service Modifications

CUSG reserves the right to periodically and at any time modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. If CUSG discontinues the Service for more than 15 days or modifies the Service to the extent that it no longer fulfills its original purpose, and you are not in default in any of your obligations at the time CUSG does so, you shall be entitled to receive all documents involved in an electronic format which you may thereafter use in any manner for your

own business operations. Other than your right to receive documents in an electronic format, you agree that CUSG shall not be liable to you or to any third party for any modification, suspension, or discontinuance of the Service.

9. Termination

In the event that CUANM should terminate this agreement, all users will be notified within 60 days prior to the service discontinuation.

Effect of Termination. Within thirty (30) days of such termination, each party will return or destroy the other party's Confidential Information as defined below. Sixty (60) days after termination, CUSG will remove your Content from its servers.

User may continue access to CU PolicyPro by paying CUSG the applicable renewal fee for CU PolicyPro clients at the time access can be restored. You shall pay CUSG for each Service application upon commencement of such Service. Services provided for an annual term (or those for longer periods) will be payable in full, in advance. Thereafter, Users will be billed 45 days in advance for Services provided and renewable on an annual (or longer) basis. Those Services provided on a monthly basis will be invoiced monthly, in advance. Services will be renewed at then current CUSG rates and terms. We expressly reserve the right to change fees at any time, upon notice to Users.

10. Disclaimer of Warranties

a. No Legal Advice Provided. CUSG Services and materials are designed to provide accurate and authoritative information with regard to the subject matter covered. In producing these materials, CUSG is not engaged in rendering legal or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

b. Errors and Omissions. As no published work can be totally current, all information should be checked against the most recent developments by a qualified professional. CUSG uses care in publishing materials and makes every attempt to provide accurate information. However, we cannot guarantee their accuracy or completeness. Errors and omissions may occur. CUSG will make reasonable efforts to correct any errors or omissions but makes no representation regarding the accuracy of information provided.

c. No advice or information, whether oral or written, obtained by you from CUSG or through or from the Service shall create any warranty not expressly stated in this agreement.

11. Indemnification

You agree to indemnify, hold harmless, and defend CUSG, its shareholders, directors, officers, employees, agents, affiliates, co-branders or other partners from and against any action, cause, claim, damages, debt, demand, or liability, including reasonable costs and attorney's fees, asserted by any person, arising out of or relating to: (i) this Agreement;

(ii) your use of the Service, including any data or work transmitted or received by you; (iii) your connection to the Service; (iv) any unacceptable use of the Service, including, without limitation, any statement, data, or content made, transmitted or republished by you which is prohibited as unacceptable at Section 5(c) or (v) your violation of any rights of another.

12. Limitation of Liability

You agree that if you are dissatisfied with the Service, your sole and exclusive remedy shall be to discontinue use of the Service and terminate this Agreement in accordance with Section 9.

13. Digital Signature Provisions

You represent and warrant that the individual electronically agreeing to the terms of this Agreement is empowered to agree to this Agreement on behalf of User. You further agree that clicking the "AGREE" button below constitutes an electronic signature as defined by the Electronic Signatures in Global and National Commerce Act and that the Agreement is completely valid, has legal effect, is enforceable, and is binding on and non-refutable by User.

14. Notices & Amendments

Notices to you may be made via either email or regular mail and shall be deemed to be delivered when sent. The Service may also provide notices of changes to this Agreement or other matters by displaying notices or links to notices to you on the Service. Your access to or use of the Service after the date such amended terms are delivered to you shall constitute acceptance of such amended terms.

15. Assignment

You may not assign any of your rights, duties, or obligations under this Agreement to any person or entity, in whole or in part, and any attempt to do so shall be deemed void and/or a material breach of this Agreement.

16. Waiver

No waiver of any Agreement provision, right or remedy shall be effective unless in writing and signed by the party against whom such waiver is sought to be enforced. No delay in exercising, no course of dealing with respect to, or no partial exercise of any right or remedy hereunder shall constitute a waiver of any other right or remedy, or future exercise thereof.

17. Mediation and Arbitration

If a dispute arises out of or relates to this Agreement, or the breach thereof, and the dispute cannot be settled through negotiation, the parties agree first to try in good faith to

settle the dispute by mediation administered by the American Arbitration Association under its Commercial Mediation Rules. Any controversy or claim arising out of or relating to this Agreement, or its breach, that is not resolved through mediation shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction.

18. Applicable Law

This Agreement shall be governed in all respects by the laws of the State of Michigan without regard to its conflict of law provisions.

19. Force Majeure

If the performance of any part of this Agreement by either party is prevented, hindered, delayed, or otherwise made impracticable by reason of any flood, riot, fire, judicial or governmental action, labor disputes, act of God or any other causes beyond the control of either party, that party shall be excused from such to the extent that it is prevented, hindered, or delayed by such causes.

20. Headings

The captions and headings of this Agreement are included for ease of reference only and will be disregarded in interpreting or construing this Agreement.