

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 Action on Google's Assistant service on any Google Assistant-enabled device (the "Action"). 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 and/or checking account ("Account"), or the use of the Action.

Before using the Action, 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 Action is conditioned on your acceptance of this Agreement. If you do not accept the terms of this Agreement, you may not use the Action.

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

Action Actions: The Action will access Accounts you authorize during the linking Action process. This will allow you to complete transfers within your account, e.g., share to share transfers, share to loan transfers, and obtain information about your linked account. For a full list of Action commands please visit <https://www.ucreditu.com/services-benefits/google-home.html>.

Third-Party Security Settings: Once you set up your Google Assistant device with the Action, 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 Action on your Google Assistant-enabled device, you are responsible for how the Action is used (including any communication to or from University First Federal Credit Union from your device).

Accuracy: We didn't design or manufacture Google Assistant or your Google Assistant-enabled device. The device also runs other software (e.g., Google Assistant and other third-party apps) that we did not write or design and do not have control over. It's possible that Google Assistant 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 Action. If you have any issues or doubts about the accuracy of your interactions with University First Federal Credit Union via the Action, 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 Action available as part of a limited, early pilot program. It's possible that there will be bugs. In addition to the possibility of Google Assistant 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 Action, you're accepting that risk. Again, you do not need the Action to access to your Account(s). All of the information available from University First Federal Credit Union via the Action 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 Action 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 Action, 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 Google Assistant-enabled device, an internet connection, and an Google account. You cannot use the Action otherwise.

Release of Your Information to Google: Your interactions with University First Federal Credit Union via the Action are subject to the University First Federal Credit Union Privacy Policy. By installing the Action, you are authorizing University First Federal Credit Union to perform the actions and/or share with Google 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 Google, which will then go through the internet. For example, if you request that Google Assistant 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 Google.

Changes or Amendments: We may change, suspend, or discontinue the Action, 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 <https://www.ucreditu.com/services-benefits/google-home.html>. Your continued use of the Action 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 Action.

Disclaimer of Warranty: You acknowledge and agree that all use of the Action is at your sole risk. YOU ASSUME ALL RISK FOR YOUR USE OF THE ACTION, 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 ACTION, 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 Action are the property of University First Federal Credit Union. All other trademarks and graphics used are the property of their respective owners.