

Online Banking/Mobile App Disclosure and Agreement

Knoxville TVA Employees Credit Union

This Online Banking/Mobile App Disclosure and Agreement (this "Agreement") and accompanying Exhibit(s), as may be amended from time to time set forth the terms and conditions governing the use of Knoxville TVA Employees Credit Union's Online Banking/Mobile App electronic services (the "Services" or the "App"). Please read this Agreement and accompanying Exhibit(s) completely and retain with your personal records. By accessing or using, or allowing another person to access or use, the Services, you are agreeing to be bound by this Agreement and accompanying Exhibit(s). In this Agreement, the terms "you," "your," and "yours" refer to persons accessing or utilizing the Services, and the terms "we," "us," "our," and "Credit Union" refer to Knoxville TVA Employees Credit Union. This Agreement contains the disclosures required by the Electronic Funds Transfer Act.

By enrolling and using the Services to access your account, you are agreeing to the most recent terms of this Agreement. Please refer to your Membership and Account Agreement, the Electronic Fund Transfers Agreement and Disclosure, the Funds Availability Policy Disclosure, the Fee Schedule, the Truth-in-Savings Disclosure(s), and the Privacy Notice ("Account Opening Disclosures") for additional information regarding your account. If there are conflicting provisions between this Agreement and any provision within the Account Opening Disclosures, the provision in the Account Opening Disclosures will prevail.

Subject to the terms of this Agreement, you authorize us to utilize a service provider of our choice to act on our behalf and provide the Services. You must have an active account in good standing with us prior to accessing the Services. We reserve the right to refuse or restrict access to the Services.

Electronic Disclosure of Online Banking/Mobile App Disclosure and Agreement: By accessing the Services, you acknowledge receipt of this Agreement. You agree that you have read this Agreement in its entirety and will abide by its terms and conditions. You understand that the Credit Union will not provide you with an additional paper (non-electronic) copy of this Agreement unless you specifically request it.

Who is Bound by This Agreement: Each person ("Signer") who enters their Personal Identification Number ("PIN") and/or password or signs the Application agrees to be bound by the terms and conditions of this Agreement. If more than one person signs the Application, enters their PIN and/or password, or completes the online Application, all Signers are jointly and severally liable. The Credit Union can waive or delay enforcement of its rights as to one Signer without affecting its ability to enforce its rights as to the other Signers. Additionally, by accessing our system, or authorizing anyone else to access our system, you agree to be bound by the terms and conditions of this Agreement.

Business Days: For purposes of this Agreement, our business days are Monday through Friday, excluding federal holidays.

Right to Receive Documentation of Transactions: You will receive a monthly account statement for each month in which there are qualifying electronic transactions on your account. Whether or not there are qualifying electronic transactions on your account, you will receive a quarterly statement.

Types of Transactions: Transactions using the Services may be made in accordance with this Agreement and your Account Opening Disclosures. At the present time, you may use the Services to:

- Transfer funds between qualifying accounts
- Obtain account balances
- Transfer funds to make payments on credit union loans
- Set up preauthorized transfers from your accounts
- Obtain transaction history information on your accounts
- Access financial management-related services, which may include credit report and credit score information* as well as special personalized loan and other financial recommendations. See Exhibit A for additional terms and conditions.
- Access **Control My Card by KTVAECU™**, powered by Fiserv, which helps you control your credit and/or debit cards through your mobile device, making it easy to manage your finances on the go. Capabilities include:
 - obtain real-time balances for your accounts
 - manage your money
 - view your transactions
 - receive alerts
 - manage cards

*If credit report access and related information is offered by us and requested by you, you authorize us or a designated service provider to obtain your credit report from a credit reporting agency on your behalf for the purpose of providing you with your credit report as well as information derived from the credit report. This service may include ongoing monitoring of your credit profile. You agree that such consent constitutes "written instructions" under the Fair Credit Reporting Act and authorizes us or a designated service provider to obtain your credit report or other information from a credit reporting agency for the purpose of providing you with your credit report and related features. You grant this authorization on an ongoing basis and we or an authorized service provider may access your credit report or other information from a credit reporting agency at least once per month. You may revoke your ongoing authorization at any time by terminating your authorization for this service. We do not obtain the credit report of any user who is less than eighteen (18) years of age.

We may periodically add or remove functionality within the Services, which will be subject to this Agreement and the terms governing the relevant accounts.

By initiating a transfer or payment through the Services, you authorize us to withdraw the amount of requested funds from the designated account in order to complete the transaction. For transfers from your account, please allow at least ten (10) business days before the due date of your scheduled payment. You must provide sufficient information, as requested by us, to allow for the delivery of authorized payment(s). At a minimum you must provide the name of the payee, the amount to be paid, the payee's mailing address, the send on date, whether the payment is recurring or a one-time payment, and such other information as we reasonably request in order to process your scheduled payment. If a holiday falls within the time frame of the scheduled payment, the delivery of the payment may be delayed.

If you authorize a scheduled recurring payment, you agree for the Credit Union to send the specific amount at the frequency requested. Payment processing dates are based upon the send on date entered. Recurring payments will continue to be paid on the send on date requested by you until canceled by you. To check on the status of your transfer, contact us at (800) 467-5427 or access your account online at tvacreditunion.com. If an automatic payment is scheduled to be made to a recurring payee but the amount varies, the Credit Union, prior to the transfer, will provide reasonable advance notice to you of the amount to be transferred and the scheduled date of the transfer. You may request us to stop preauthorized payments as provided herein.

If a scheduled payment is delivered electronically, funds will be sent on the send on date you select and will clear your account in approximately three (3) business days from the send on date. When selecting

the send on date for electronic payments, please allow three (3) business days for electronic payments to reach their destination. We cannot guarantee the time that any payment will be credited to your account by the payee.

Activity involving your deposit accounts will be subject to the terms of your Account Opening Disclosures. Activity involving your loans, line of credit, and/or credit card(s) will be subject to your Account Opening Disclosures, as well as your loan agreements and disclosures, as applicable.

You agree that requests received by us via the Services including, but not limited to, requests pertaining to account information, new account services, new loans, and changes to accounts, are legally authorized by you. As such, we shall be entitled to consider that such requests have the same legal authority as a written request signed by you for such information, services, or actions.

Your ability to transfer funds between certain accounts may be limited by federal law, Account Opening Disclosures, or loan agreements. You should refer to these disclosures and agreements for legal restrictions and applicable service charges. Transfers made using the Services are included and counted against the permissible number of transfers described in the Account Opening Disclosures and loan agreements.

Hardware and Software Requirements: You will need computer hardware and software sufficient to enable you to access the Internet. You must have a reliable Internet service provider and a browser that is SSL compliant with a minimum of 128-bit encryption and that is currently supported by the browser developer. Outdated versions of browsers or hardware, including mobile/tablet operating systems will not be supported by the Services. You are responsible for the installation, maintenance, security, and operation of the computer and browser software. The risk of error, failure, or non-performance is your risk and includes the risk that you do not operate and/or update the computer and software properly. We are not responsible for any loss, damage, or injury, whether caused by your equipment or software, the Services, or any technical or editorial errors contained in or omissions from any user guide related to the Services. We will not be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment, software, or the Services, except where the law requires a different standard.

By using the Services, you agree to maintain current antivirus and firewall software on your computer and to promptly install the latest security patches provided by your computer manufacturer, operating system, and key applications.

If we make additional security services and features available to you, you agree that you will utilize these services and features and that by not using such security services and features you are not exercising reasonable care. If you decline to utilize these services and features, we reserve the right to limit your access to the Services. In addition, you understand and agree that, to the extent permitted by applicable law, you will be solely responsible for any losses which could have been prevented had you used the additional security services and features.

Types of Information We Collect in KTVAECU™ Online Banking/Mobile App: Through your use of the Services, we may collect personal information from you in the following ways:

1. Personal Information You Provide to Us.

- We may collect personal information from you, such as your first and last name, address, e-mail, and phone number when you establish an account.
- We will collect the financial and transaction information necessary to provide you with the Services, including information such as account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.

- If you provide feedback or contact us via email, we will collect your name and email address, as well as any other content included in the email, in order to send you a reply.
 - We also collect other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for the Services.
2. **Personal Information Collected from Third Parties.** We may collect certain information from identity verification services and/or consumer reporting agencies, including credit bureaus, in order to provide the Services.
3. **Personal Information Collected Via Technology.** We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with the Services, our communications, and other online services. Information includes, but may not be limited to:
- Device data, such as your computer's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 5G), and general location information such as city, state or geographic area.
 - Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before accessing the Services, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
 - Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
 - Local storage technologies, like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
 - Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.
 - Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the App is closed or not in use; for example, we may collect and use location data to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

How We Use Your Information Collected in KTVAECU™ Online Banking/Mobile App:

1. **General Use.** In general, we use your personal information collected through your use of the Services to respond to your requests as submitted through the Services, to provide you the services you request, and to help serve you better. We may use your personal information, in connection with the Services, in the following ways:
- facilitate the creation of, and secure and maintain your account(s);
 - identify you as a legitimate user in our system;
 - provide improved administration of the Services;

- provide the Services you request;
- improve the quality of experience when you interact with the Services;
- send you administrative notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to the Services.

2. Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities;
- protect our, your, or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements and internal policies;
- enforce the terms and conditions that govern the Services; and
- prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

3. Creation of Non-Identifiable Data. The App may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties at our discretion.

Disclosure Of Your Personal Information for KTVAECU™ Online Banking/Mobile App: We disclose your personal information collected through your use of the Services as described below.

1. In Accordance with our other Privacy Notices. Other than as described in this Agreement in connection with the App, this Agreement does not apply to the processing of your information by us or third parties with whom we share information.
2. Third Party Service Providers. We may share your personal information with third party or affiliated service providers that perform services for or on behalf of us in providing the Services, for the purposes described in this Agreement, including: to provide you with the Services; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Services; to provide technical support; and/or to provide other functionality to the Services.
3. Authorities and Others. Regardless of any choices you make regarding your personal information, the Services may disclose your personal information to law enforcement, government authorities, and private parties, for the compliance and protection services described above.

Links To Other Sites for KTVAECU™ Online Banking/Mobile App: The App may contain links to third-party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Agreement do not apply to third-party websites. We encourage you to read the privacy policy of every website you visit.

Your Choices Regarding Your Information for KTVAECU™ Online Banking/Mobile App: You have choices regarding use of information on the Services.

1. **How We Respond to Do Not Track Signals.** Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise our policy on responding to these signals.
2. **Access, Update, or Correct Your Information.** You can access, update, or correct your information by changing preferences in your account. For additional requests, please contact us.
3. **Opting Out of Email or SMS Communications.** If you have signed-up to receive our email marketing communications, you may unsubscribe at any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.
4. **Opting Out of Location Tracking.** If you initially consented to the collection of geo-location information through the Services, you may subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the Services.

Disclosure of Account Information to Third Parties: We will only disclose information to a third party about your account/transaction:

- when it is necessary to complete the activity;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders or other legal process;
- to any subsidiary or affiliate of the Credit Union; or
- if you give us your prior oral or written permission.

Username and Password: Your accounts can only be accessed through the Services by the use of a Username and Password. Depending on the features of your Mobile Device, you may be able to sign in through various optional biometric authentication. Biometric authentication is the process of verifying your identity based on your unique characteristics (biometric information), such as your fingerprint or face. Biometric authenticators are not obtained or stored by the Credit Union for access to the Services.

You may activate or de-activate biometric authentication methods within the Mobile Banking or Mobile Device settings. You acknowledge that by enabling Mobile Banking access by biometric authentication methods, anyone who has biometric access (e.g., fingerprint or facial recognition access) to your device will also be able to access the Services and have access to your personal and payment account information.

You agree that if you give biometric access or make available your password or credentials to anyone, you are responsible for all actions taken by anyone to whom you have provided such biometric access or credentials. If you believe someone has gained unauthorized access to your account or your password has been stolen, notify us immediately via one of the contact methods included in this Agreement.

You are responsible for maintaining the confidentiality of your password. The password should be memorized and not stored in any format accessible by others. You agree that you will not use or allow anyone else to use your password for any transaction that is illegal under applicable federal, state, or local law.

Stop Payment: If a check or preauthorized transaction has not yet cleared your Account, you may be able to stop payment on the transaction. Stop payment requests may be placed through the Services or by contacting us. If you have told us in advance to make regular payments out of your account, you can stop these payments if your request is received at least three (3) business days before the payment is scheduled to be made. We may require written confirmation to be provided within fourteen (14) days of an oral notification. Any applicable fees must be paid prior to processing the stop payment request. If funds are not available in your Account for the fee on the date a stop payment is requested, we reserve the right to collect the fee from any savings or checking account in which you have an ownership interest or are an authorized signer thereof. Please refer to your Membership and Account Agreement, as well as the Fee Schedule for additional information, restrictions, and applicable fees.

Liability for failure to stop payment of preauthorized transfers: If you order us to stop a payment three (3) business days or more before the transfer is scheduled, and we do not do so, we may be liable for your losses or damages.

The Credit Union's Liability: The Credit Union shall be liable for damages proximately caused by: (1) the Credit Union's failure to make an electronic fund transfer, in accordance with the terms of this Agreement, in the correct amount or in a timely manner when properly instructed to do so, except where: (A) the Account has insufficient funds; (B) the funds are subject to legal process or other encumbrance restricting such transfer; (C) such transfer would exceed an established credit limit; (D) an electronic terminal has insufficient cash to complete the transaction; or (E) as otherwise established by federal regulations; (2) the Credit Union's failure to make an electronic fund transfer due to insufficient funds when the Credit Union failed to credit a deposit of funds to the Account which would have provided sufficient funds to make the transfer; and (3) the Credit Union's failure to stop payment of a preauthorized transfer from your Account when instructed to do so as provided for in this Agreement. Notwithstanding the foregoing, the Credit Union will not be liable for damages if (1) an act of God or other circumstance beyond its control occurred and the Credit Union can show that it exercised reasonable care and diligence to prevent such an occurrence; or (2) a technical malfunction which was known to you at the time you attempted to initiate the transaction or at the time a preauthorized transfer should have occurred.

Liability for Unauthorized Access: You are responsible for all transactions and activity (including remote deposits) you authorize under this Agreement. Your username and password should be kept confidential. If you permit others to use the Services or your password, you are solely responsible for any transactions or activity they authorize or conduct on any of your accounts. If you authorize additional users for the Services, you are responsible for the maintenance and or revocation of such authority. Inform the Credit Union immediately if you believe anyone has used your password or accessed your account through the Services without your authorization.

If your statement shows activity you did not authorize, including those made by card, through the Services, or other means, notify us immediately. You must inform the Credit Union of unauthorized transactions within 60 days after the statement date. Failure to do so may affect any dispute rights.

You are responsible for monitoring your account and for reporting to the Credit Union any loss, theft, or unauthorized use of the account. Please refer to your Membership and Account Agreement for additional information about the Credit Union's resources in assisting you in reporting and stopping any loss, theft, or unauthorized use of the account. Time is of the essence when reporting suspected loss.

Address Change: You are required to keep us informed of your current physical and email addresses to ensure delivery of periodic statements and other correspondence.

Amendments: We may change the terms and conditions of this Agreement from time to time by mailing written notice to you at your address as it appears on our records, or electronically if you have previously agreed to accept electronic records and statements. If any change results in greater cost or liability to you or decreases access to your accounts, you will be given at least thirty (30) days prior notice of the change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of our system and/or the security of the Services or designated accounts. Your continued use of the Services means that you agree to any changes. If you do not agree, you may terminate this Agreement as below.

Termination: You may terminate this Agreement with us at any time. We reserve the right to terminate this Agreement and/or your use of the Services with or without cause. We may do so immediately if:

- you or any authorized user of the Services or your account(s) breaches this or any other agreement with us (includes account abuse or overdrafts);
- we have reason to believe that there has been or might be an unauthorized use of your account(s);
- you or any authorized user of your account(s) requests that we do so; or
- we determine that termination of this Agreement is necessary to maintain the integrity of our system and/or the security of the Services.

Collection Costs: You agree to pay us for our reasonable expenses, including court costs and attorney's fees, for enforcing our rights under this Agreement.

Reservation of Rights: Failure or delay by us to enforce any provision of this Agreement or to exercise any right or remedy available under this Agreement, or at law, shall not be deemed a waiver, and we expressly reserve the right to enforce such provision, or to exercise such right or remedy, at a later date.

Other Agreements: Except as stated otherwise in the Agreement, this Agreement does not alter or amend any of the terms or conditions of any other agreement you may have with us.

Assignment: You may not assign your account(s) or this Agreement to any other party.

Severability: If any provision of this Agreement should be found by a court of competent jurisdiction to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

In Case of Errors or Questions about Your Account: Call us at (865) 544-5400 or write to us at P.O. Box 36027, Knoxville, TN 37930, as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. When contacting us about errors, please include the following information:

- a. Tell us your name and account number (if any).

- b. 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.
- c. 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 ten (10) business days. We will tell you the results of our investigation within ten (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 forty-five (45)*** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 ten (10) business days, we may not credit your account. If we find that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**If you assert an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

*** If you assert an error within thirty (30) days after you make the first deposit to your account or give notice of an error involving a transaction initiated outside the United States, its possessions, and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

Right to Impress a Lien: The Credit Union shall have a lien or the right to impress a lien on your shares and deposits for sums due the Credit Union. Such a right will not apply to shares or deposits held pursuant to Individual Retirement Accounts, self-employed plans under the Internal Revenue Code, or any other deposits for which lien rights would disqualify said deposits from special benefits or preferences provided under the Internal Revenue code.

General Disclaimer: Knoxville TVA Employees Credit Union hereby disclaims any warranties, endorsement, or representations, express or implied, related to any product, service, advertisement, or other information contained herein. This includes any content contained, distributed, linked, or downloaded from a Credit Union website. Any products or services from a Credit Union website are to be used at your own risk, with no obligations or liabilities by Knoxville TVA Employees Credit Union. It will be within the sole discretion of Knoxville TVA Employees Credit Union to correct any errors or to omit any portion of the services, products, or materials contained herein. This Agreement, any separate instructions, and the applicable fees and charges may be amended by the Credit Union in the future. In the event of amendment, the Credit Union shall send notice to you either by mail using your address associated with your Account or transmit such notice of the amendment over Bill Pay. Your use of Bill Pay following receipt of such notice constitutes acceptance of such amendment. You agree to be bound by and comply with applicable state and federal laws and regulations. These terms and conditions shall be governed by and construed with the laws of the state of Tennessee.

Disclosure & Agreement Updates for KTVAECU™ Online Banking/Mobile App: This Agreement is subject to periodic updates. We will notify you of any material changes in its collection, use, or disclosure of your personal information by delivering notice via United States mail or by posting a notice on the Services. Any material changes to this Agreement will be effective thirty (30) calendar days following notice of the changes. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify us that you wish to deactivate your account and terminate this Agreement prior to the effective date of such changes. Continued use of the Services following notice of any such changes shall indicate your acknowledgement and acceptance of such changes.

Contact Us: If you have questions or concerns about the content in this Agreement, contact us at justask@tvacreditunion.com or by mail at: Knoxville TVA Employees Credit Union, P.O. Box 36027, Knoxville, TN 37930.

This document can be found at: https://tvacreditunion.com/Online/Mobile_Banking_Disclosure.html

5/2025 KTVAECU OLBMB – DMO

Exhibit A

Date of Revision: May 22, 2025

Knoxville TVA Employees Credit Union ("KTVAECU") partners with third-party providers to make additional products and services available to you. These products and services may change from time to time and KTVAECU makes no guarantee regarding the continued availability of any particular third-party service provider, product, or service.

This Exhibit A contains information related to the agreement between you and third-party provider, SavvyMoney, Inc. ("SavvyMoney"), regarding your access and use of its website and services. SavvyMoney's Terms of Service, available at www.savvymoney.com (the "Website"), constitutes the agreement between you and SavvyMoney. You should ensure you read and understand SavvyMoney's Terms of Service and Privacy Policy on the Website.

SavvyMoney is not an affiliate of KTVAECU and KTVAECU makes no guarantees or warranties regarding the availability or functionality of SavvyMoney's website or services. You may opt out of SavvyMoney's services by clicking on the link at the end of this Exhibit.

Credit Score and Report Authorization

KTVAECU contracts with SavvyMoney to provide you with Credit Score and Report access. **This is a soft pull and will not affect your credit score.** Full terms and conditions are available in SavvyMoney's Terms of Service and Privacy Policy on the Website.

By using the Website or SavvyMoney's services, you authorize SavvyMoney to obtain your credit report for the purpose of providing you with your credit report as well as the credit report card feature, which includes ongoing monitoring of your credit profile. You understand that SavvyMoney will obtain and share your credit score, credit information and credit profile now and on an ongoing basis as long as you are a user of SavvyMoney's services, or until you revoke your authorization as outlined in SavvyMoney's Terms of Service. You agree that your authorization constitutes your "written instructions" under the Fair Credit Reporting Act.

You may elect to not enroll in SavvyMoney's Program by [clicking here](#). By not enrolling, you understand that you will not have access to your credit score, credit report card, or other program features provided by SavvyMoney through KTVAECU's online banking platform or mobile app.