

# CU OnLine™ Linking Consent Form



## CU OnLine™ Linking Description

CU OnLine™ Linking is a service that conveniently links multiple CU SoCal accounts within CU SoCal's Home Banking. CU OnLine™ Linking allows Members to use a single Home Banking log-on to view and manage several CU SoCal accounts without the need to enter multiple user IDs and passwords.

## Terms and Conditions

The words "our", "us", and "CU SoCal" refer to Credit Union of Southern California and the words "you" and "your" refer to you, the Member or account holder identified on the account records with CU SoCal, including any and all owners or users of the accounts designated in the CU OnLine™ Linking Consent Form.

CU OnLine™ Linking is designed to provide CU SoCal account owners with the opportunity to grant full access to other CU SoCal accounts, other CU SoCal account holders, and users of other CU SoCal accounts when the CU OnLine™ Linking Consent Form has been signed by the appropriate owner. "Other CU SoCal accounts", "other CU SoCal account holders", and "users of other CU SoCal accounts", collectively "Others", mean owners or users that may not be named or not equally named on the linked accounts. Such Others include, but are not limited to, owners and users who you share accounts with, owners and users who you do not share accounts with, and owners or users who are completely unrelated or unknown to you. Granting full access means that you are allowing Others full access to your CU SoCal account through CU SoCal Home Banking and to fully perform all CU SoCal's Home Banking transactions and activities available now, or introduced in the future, on your CU SoCal account with the same level and authority as your own access. Granting full access is not limited only to Others at the time of your request; it includes anyone who has been or will in the future be added or granted use of the other CU SoCal accounts at any time and could involve other accounts or persons beyond the accounts you intended or CU SoCal accounts specified on the CU OnLine™ Linking Consent Form.

Requesting CU OnLine™ Linking and presenting the appropriately signed CU OnLine™ Linking Consent Form authorize CU SoCal to link the accounts in Home Banking but such linking access does not extend to branch access or call center access. **BY GRANTING ACCESS TO YOUR ACCOUNTS TO OTHERS THROUGH CU ONLINE™ LINKING, YOU UNDERSTAND AND AGREE THAT YOU ARE RESPONSIBLE FOR ALL TRANSACTIONS AND ACTIVITIES CONDUCTED BY ANY SUCH OTHERS AS IF YOU HAD INITIATED SUCH TRANSACTIONS OR ACTIVITIES YOURSELF INCLUDING ACTIVITIES BY OTHERS THAT EXCEED THE LIMITS OR AUTHORITY YOU GRANTED OR INTENDED TO GRANT. YOU ALSO WAIVE ANY PRIVACY RIGHTS YOU MAY HAVE WITH RESPECT TO YOUR ACCOUNTS, AS YOU UNDERSTAND AND AGREE THAT OTHERS CAN ACCESS YOUR INFORMATION THROUGH HOME BANKING, AS WELL AS MAKE CHANGES TO YOUR INFORMATION AND/OR TRANSACTIONS THROUGH HOME BANKING.**

CU OnLine™ Linking may be removed by contacting CU SoCal during regular business hours. Business hours are indicated on our website [CUSoCal.org](http://CUSoCal.org) and are available by contacting our call center at 866 CU SoCal (866.287.6225). CU OnLine™ LINKING CANNOT BE REMOVED FROM YOUR ACCOUNT WHEN CU SOCIAL IS CLOSED AND SIMPLY CHANGING YOUR CU SOCIAL HOME BANKING USER NAME AND/OR PASSWORD WILL NOT PREVENT ACCESS BY OTHERS.

CU SoCal reserves the right to determine your eligibility for CU OnLine™ Linking and the right to change the qualification requirements. CU SoCal reserves the right to change, suspend, or discontinue CU OnLine™ Linking, and or your use of CU OnLine™ Linking, in whole or in part, immediately and at any time without prior notice, unless required by law. CU SoCal reserves the right to rescind the terms of this Form.

By requesting CU OnLine™ Linking you agree to hold harmless and indemnify CU SoCal for any CU OnLine™ Linking activity related to your account as authorized within the CU OnLine™ Linking service. You also agree to hold CU SoCal harmless when using CU OnLine™ Linking in case of any technical or other difficulties.

CU SOCIAL EXPRESSLY DISCLAIMS RESPONSIBILITY FOR DIFFICULTIES OR ANY RESULTING DAMAGES THAT YOU MAY INCUR, AND IN NO EVENT WILL CU SOCIAL BE LIABLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOSSES, OR EXPENSES ARISING IN CONJUNCTION WITH CU ONLINE™ LINKING OR USE THEREOF OR INABILITY TO USE CU ONLINE™ LINKING BY A PARTY, OR IN CONJUNCTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, OR DELAY IN OPERATION, INCLUDING, BUT NOT LIMITED TO, CIRCUMSTANCES BEYOND CU SOCIAL'S CONTROL OR CU ONLINE™ LINKING'S TEMPORARY INOPERABILITY.

All of your other agreements and terms and conditions with us including, but not limited to, the Membership and Accounts Agreement and Truth-In-Savings Disclosure, the CU OnLine™ and CU OnLine™ Mobile Disclosure and Agreement, and the Electronic Banking and E-Sign Disclosure and Agreement, except to the extent of any conflicts with the terms herein, are in full force for all activities related to CU OnLine™ Linking.

# CU OnLine™ Linking Consent Form

Your signature below acknowledges and constitutes your agreement that you are requesting CU OnLine™ Linking for the account(s) listed below which may include "Others" in accordance with the CU OnLine™ Linking description and terms and conditions listed herein. This CU OnLine™ Linking Consent Form will be delivered to CU SoCal in a manner that is acceptable to CU SoCal.

I, \_\_\_\_\_ agree that my Account # \_\_\_\_\_  
Print Member's Name

will allow linked access to the account(s) listed below.

X \_\_\_\_\_ Date \_\_\_\_\_  
Authorizing Member's Signature

Account # \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
Member's Authorized Signature

Account # \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
Member's Authorized Signature

Account # \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
Member's Authorized Signature