



DENALI
A DIVISION OF NUVISION CREDIT UNION

Internet Terms & Use Statement

- 1. Introduction.** Welcome to the *Denali*. A division of NuVision Credit Union (“Credit Union”) website. Your access to this site is subject to the following Internet Terms of Use. By accessing and using this website, you accept these Internet Terms of Use without limitation or qualification. You agree that the Credit Union may change these Internet Terms of Use from time to time, by posting the revised Internet Terms of Use to our website. Your use of our products and services, whether accessed through this website or otherwise, is governed by the agreements applicable to those products and services.
- 2. Terms.** The words “online”, “through the internet”, “available to you electronically”, “electronic availability” and “electronic notice” mean your ability to access account and service information either at our website or through an internet-based product or service we provide and to which you have agreed (e.g., secure online account and service access solutions).
- 3. Web Content & Material.** Credit Union reserves the right, without notice and for any reason, to remove any content on this website, and to deny access to any user or users to all or any part of this site.
- 4. Your Enrollment & Contact Submissions.** The Credit Union may provide services on this website that require your enrollment or submission of contact information. By enrolling in such services or making any applicable submissions, you expressly consent and authorize the Credit Union and its representatives to contact you by email, telephone (including cell phone), text message, or automated dialing communications at any number you provide the Credit Union for accounts and services, now or in the future, for purposes of assisting with you accounts and services, or to prevent fraud on your account. You understand that you may revoke your consent at any time by providing the Credit Union notice of your revocation. You understand that your privacy is our priority. No information will be disclosed or shared with third parties except as provided in our Privacy Policy.
- 5. E-Mail Insecurity.** The Credit Union may not immediately receive e-mail communications that you send, and the Credit Union will not take action based on e-mail requests until the Credit Union actually receives your message and has a reasonable opportunity to act. Email communications are not secure, so the Credit Union suggests you do not send proprietary financial information (such as your account number) to us via email. The Credit Union does have a secure communications channel available through its online banking product.
- 6. Online Banking.** If we approve your application for the online account access, you may use a personal computer, smartphone or tablet (if properly equipped) to access your accounts. For this

service, you will need a device with access to the internet, or a device which can download and operate an app. The online address for online access services is www.denalifcu.org. You must create a password. You must use your password along with your account number to access your accounts. You are responsible for the installation, maintenance, and operation of your computer and software. The Credit Union will not be responsible for any errors or failures involving any telephone service, Internet service provider, your software installation, or your computer. Transactions involving your deposit accounts will be subject to your Service Agreement, and transactions involving a loan account will be subject to the loan agreement(s) for the applicable loan. At the present time, you may use the online service to:

- Obtain balance information on your checking and savings accounts;
- Transfer funds between checking and savings accounts;
- Find out if a check has cleared on your checking account;
- Obtain loan balance and interest paid information on loans;
- Obtain dividend information on Share and Certificate accounts;
- Make loan payments from your savings or checking account;
- Request a withdrawal by check from your checking account or savings account mailed to your address of record;
- Make payments to merchants (payees) using Online Bill Pay; and/or
- Transfer funds from your account to the account of another member.

7. Links to Third Party Sites. The Credit Union's website may contain links to third party websites ("linked websites"). The linked websites are not controlled by the Credit Union, and we are not responsible for the content or function of any linked website. We are not responsible for webcasting or any other form of transmission received from any linked websites, nor are we responsible if the linked website is not operational. We provide these links to these linked websites to you only as a convenience and the inclusion of any link does not imply endorsement by the Credit Union of the linked website or any association with its operators. You are responsible for viewing and complying with the privacy statements and terms of use posted at the linked websites. Any dealings with third parties included within this website, participation in promotions, including the delivery of and payment for goods and services, and any other terms, conditions, warranties or representations associated with such dealings or promotions, are solely between you and the third party. The Credit Union shall not be responsible or liable for any goods or services of any third party.

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11. Use of Internet Cookies. By using or accessing our site, you are consenting to the Credit Union’s use of internet cookies. “Cookies” are text-only pieces of information that a website transfers to an individual’s website browser. Like most websites, we use cookies for purposes such as analyzing website traffic and for marketing. We use “performance cookies” to track visitors to our website, which is done on an anonymous aggregate basis (as cookies do not carry any personal data). We may also employ cookies so that we remember your computer when it is used to return to the website; you can delete internet cookies that have been installed from your browser.

12. ATM Safety Notice. The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, then ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count your cash later in a safe and secured location.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM card.
- Report all crimes to law enforcement officials immediately.

13. Privacy Policy. These Internet Terms of Use are subject to the Credit Union's [Privacy Policy](#).

14. Questions. If you have any questions or comments, please contact us by mail at Denali. A Division of Nuvision Credit Union, 440 E. 36th Avenue, Anchorage, AK 99503, by email at info@denalifcu.com; or by phone at (907) 257-7200, option 3, or (800) 764-1123, option 3.