



AccessPoint Terms & Conditions

These terms and conditions apply to all members of BayPort Credit Union cardholder website AccessPoint and you understand that by accessing this Site you agree to be bound by them. Please note that the products and services provided by BayPort Credit Union may be subject to separate terms and conditions.

Although we have taken all reasonable care to ensure that the information provided on this site is accurate, we give no warranties of any kind, express or implied, with regard to the accuracy, timeliness or completeness of any such information. This site may also contain some material provided by third parties and we accept no responsibility or liability for the accuracy of such material, whether in contract, tort or otherwise.

Opinions and any other content of the site are provided by us for your personal use and informational purposes only. They are subject to change without notice.

This site does not contain information that is intended to be investment, legal, tax or other advice and should not be relied upon in making any investment or other decision. You should obtain relevant and specific professional advice before making any investment decisions.

Availability of the Site

We may for any valid reason alter the contents of, suspend or terminate access to the site. We will use all reasonable efforts to ensure that all information on the site is accurate and up to date. However no representations or warranties are given as to the reliability, accuracy and completeness of such information, and you agree that we shall not be liable to you or any third party for any losses of whatever nature howsoever arising from any modification, suspension or discontinuation of the site.

Local Legal Restrictions

This site is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation. None of the services or investments referred to in this site is available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation. It is your responsibility to inform yourself about and observe any relevant local restrictions.

Links to Third Party Websites

From time to time we may provide hyperlinks on this site that may lead to websites maintained by third parties over which we have no control. The material on these websites has been produced by independent providers, which are not affiliated with BayPort Credit Union. Any opinions or recommendations expressed on third party sites are solely those of the independent providers, not of BayPort Credit Union. Any links to third party sites are provided solely as a convenience to you and at your own risk and we do not guarantee or give any warranty with respect to the information contained on such

third party sites or sites linked to such sites. You agree that we shall not be liable for any losses of whatever nature arising from your reliance upon such information. We will make you aware when you are about to access these links and it will be your sole choice and at your own risk to proceed and access the link.

Copyright & Trademarks

The contents of all material available on this Internet site are copyrighted by PSCU unless otherwise indicated. Copyright is not claimed as to any part of an original work prepared by a U.S. or state government officer or employee as part of that person's official duties. All rights are reserved by PSCU and content may not be reproduced, downloaded, disseminated, published, or transferred in any form or by any means, except with the prior written permission of PSCU, or as indicated below.

Members of PSCU may download pages or other content for their own use, consistent with the mission and purpose of PSCU, on a single computer. However, no part of such content may be otherwise or subsequently reproduced, downloaded, or disseminated, published, or transferred, in a form or by any means, except with the prior written permission of, and with attribution to PSCU. Copyright infringement is a violation of federal law subject to criminal and civil penalties.

Internet E-mail

Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. BayPort Credit Union is not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to BayPort Credit Union or any message sent by BayPort Credit Union to you over the Internet.

Your Information

By submitting your personal information to us on this site, you specifically confirm that you have read, understood and agreed to our obtaining, processing and disclosing personal and financial information relating to you solely for the purposes detailed in and otherwise in accordance with our Privacy Policy and in these terms and conditions.

We may record and monitor calls made or received by us to maintain high quality service standards, to check instructions and for your protection and ours.

We may use the information submitted by you to contact you regarding BayPort Credit Union products and services, only with your consent.

Law Governing This Site

The laws of the United States govern the use of this site and these terms, and you agree that the courts of the United States of America shall have jurisdiction on any matter or dispute in connection with or arising out of this site and these terms and conditions.