

VIV – Volt VIV Video Banking Terms and Conditions

The following provisions constitute an addendum to the Agreements and Disclosures of Volt Credit Union (hereinafter referred to as “We,” “Our,” “Us,” “Volt,” and “Credit Union”) concerning the VIV Video Banking Platform (“the Platform,” “VIV,” “VIV Video Banking”). In these Terms and Conditions, the words, “Member,” “You,” and “Your” means the consumer, business, authorized business user, or business employee who uses the Platform. Capitalized terms used herein and not otherwise defined shall have the same meaning specified in other account disclosures You have received from Volt

1. Description of Service

VIV Video Banking is offered as a convenience and supplemental service to our online banking services. It is not intended to replace access to online banking from your personal computer or other methods you use for managing your accounts and services with us. VIV Video Banking allows you to access your Volt account information, make payments to payees, transfer funds, and conduct other banking transactions.

2. Account Ownership/Accurate Information

You represent that you are the legal owner of the Accounts and other financial information which may be accessed via VIV Video Banking. You represent and agree that all information you provide to us in connection with VIV Video Banking is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of using VIV Video Banking. You agree not to misrepresent your identity or your account

3. Terms of Use

As a user of the Volt Platform, I agree to the following terms of use.

- I am in a secure location where My privacy can be maintained.
- I understand that this video may be recorded for research, training, and quality purposes.
- I will act and engage in a manner that is professional and courteous while on video with representatives from Volt.
- I shall not use language or gestures that are intended to harm, threaten, demean or that may otherwise be deemed inappropriate or abusive. I understand using such actions can result in a ban from the Platform or restriction of Credit Union services.
- When using the Platform, I will be dressed in such a way that would be consistent with being present in a physical branch.
- I shall not use the Platform while driving or operating other heavy machinery, and understand that all risks, injury, and harm associated with doing so are NOT the responsibility of Volt.

4. Security

I will use only a secure internet connection in a location where My privacy will be protected and any email address, I provide will be for My secure account that cannot be accessed by others. If multiple parties are involved in a transaction the presence of all parties and signatures by all parties are required.

5. Termination

I understand that if I agree to these terms of use and fail to meet the requirements described above, the representative I am speaking with may terminate the video session, and I will not be allowed to receive services from Volt through the Platform. If I do not meet these requirements Volt, to the extent permitted by law, will not be liable for any resulting losses, claims, or damages.

6. Indemnification

I agree to indemnify Volt should it incur any costs or sustain any damages should I not meet these terms of use. Volt will operate in good faith while evaluating potential violation of these terms of use but will not accept any liability from my failure to read, understand, or follow these terms.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for You: When You open an account, we will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.

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