

WAUNA FEDERAL CREDIT UNION ALEXA SKILL TERMS AND CONDITIONS

The Wauna Federal Credit Union (Wauna) Alexa skill allows you to use your Amazon Alexa-enabled device ("Alexa device") to obtain certain account information and (if permitted) conduct certain transactions on your Wauna accounts. In addition, the service may provide generalized financial information about investment, savings, retirement, borrowing and other financial issues. During the activation process, you establish Wauna login credentials for the Alexa system. The Alexa device uses your Wauna login credentials to communicate with Wauna in order to obtain information and (if permitted) conduct transactions.

By activating the Wauna skill on Amazon's Alexa service, you agree to the terms and conditions set forth below. **If you do not agree to these terms and conditions, you may not use the Wauna Alexa skill.**

1. **Authorization of Transactions and Inquiries.** Once you have established your Wauna login credentials for the Alexa system, the Alexa skill uses those credentials to access your account information and conduct transactions. The Wauna Alexa skill is activated by voice commands and voice credentials and transmits information to you using the Alexa device's automated voice. This means that anyone who can hear you interacting with the Alexa device can hear account information provided through the Alexa device. In addition, anyone that can hear you interacting with the Alexa device may learn the voice commands and codes needed to activate the Wauna Alexa skill. **You agree that anyone who is able to activate the Wauna Alexa skill using voice commands is authorized to obtain information and conduct transactions on your account, and Wauna may complete those transactions without further verification.** If you do not agree, then you are prohibited from using the Wauna Alexa skill.
2. **Privacy and Security.** You are responsible for the security settings on your Alexa device. In accordance with the Wauna Privacy Policy, Wauna will provide your information to Amazon or its agents in order to permit you to use the Wauna Alexa skill. Wauna is not responsible for Amazon's use of your information or the security of your information in Amazon's possession. Amazon may keep a record of your use of the Wauna Alexa skill or actions you take using the Wauna Alexa skill. You should check with Amazon regarding its privacy and information security policies.
3. **Accuracy of Transactions and Information Using Wauna Alexa Skill.** The Alexa service is designed and operated by parties other than Wauna, using equipment manufactured by parties other than Wauna. The Alexa service may make errors in converting your voice commands to electronic messages or in converting information about your accounts and transactions to audible transmissions. Wauna is not responsible for the accuracy of any information transmitted to you by the Alexa service or for the accuracy of instructions transmitted to Wauna through the Alexa service using the Wauna Alexa skill. You may verify the accuracy of information and transactions through Wauna's online banking service, mobile banking service, or by calling Wauna or visiting a Wauna branch or ATM.
4. **Alexa Skill Does Not Provide Legal, Tax, or Professional Financial Advice.** Service and information provided through the Wauna Alexa skill is only an aid to assist you in organizing and managing your finances. It is not intended or offered to provide any legal, tax or financial advice. The service is intended only to assist you in your financial goals and decision making from a higher level, generalized perspective. You acknowledge that your personal financial circumstances are unique. Therefore, before acting on or implementing any information, advice, recommendations or other content you obtain through Alexa skill, you should obtain the advice of a financial advisor or other tax or legal professional who is aware of your personal financial circumstances.
5. **Changes to the Wauna Alexa Skill Service or Terms and Conditions.** We may make changes to these terms and conditions at any time by notifying you. If you continue to use the Wauna Alexa skill after we notify you of such changes, you agree to those changes. We may make changes to

the Alexa skill itself at any time without prior notice. We may suspend or terminate availability of the Alexa skill at any time.

6. **Disclaimer of Warranties.** Wauna makes the Wauna Alexa skill available on an as-is basis. You use the Wauna Alexa skill at your own risk. **Wauna makes no warranty of any kind respecting the Wauna Alexa skill including warranties of merchantability or fitness for a particular purpose.**
7. **Other Agreements.** Your use of the Wauna Alexa skill is subject to the terms of the Wauna Membership and Account Agreement, including the limitation of our liability as set forth in that agreement, as supplemented by these terms and conditions.