

MobileAccess Agreement

Mainstreet Credit Union (“We” or “Us”) endeavors to provide you with the highest quality mobile internet banking product available. This Agreement states our obligations with respect to our Mobile Access (service) internet banking service.

1. We will use reasonable efforts to make MobileAccess available for your use on a continuous basis. The service may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the service may be interrupted because of conditions beyond our control, including outages in internet availability. We will use diligent efforts to re-establish the service as promptly as possible. We do not promise the service will always be available for your use. We may elect to discontinue MobileAccess at any time. If we choose to discontinue the service, we will provide you with reasonable notice in advance of that fact.

2. You are responsible for providing your own hardware and software to access MobileAccess. The hardware and software that you use may be subject to unauthorized tracking or other manipulation by “spyware” or other malicious code. We are not responsible for advising you of the existence or potential effect of such malicious code, and your use of your hardware and software is at your own risk. We do not guarantee functionality of the service on all wireless devices. You are responsible for the charges of any wireless service provider while using MobileAccess.

3. We reserve the right at all times to take actions to protect our systems and information, including denial of access to users of MobileAccess.

4. We will use commercially reasonable efforts to secure MobileAccess to prevent access by unauthorized persons and to prevent the introduction of any malicious code, such as a computer virus. However, no security system is failsafe, and despite our efforts the security of the service could be compromised or malicious code could be introduced by third parties. We will provide you with notice if your information is the subject of a security breach as required by applicable law.

5. The accounts that you access using MobileAccess are subject to the terms and conditions of the deposit agreement for those accounts and the terms and conditions for internet banking.

Please contact us at 913-599-1010 with any questions you may have regarding the above information and disclaimers.