



Chat and Chat Bot Terms and Conditions

IMPORTANT! PLEASE READ THESE TERMS AND CONDITIONS. YOU AGREE TO ABIDE BY AND BE BOUND BY THESE CHAT AND CHAT BOT TERMS AND CONDITIONS.

Acceptance of Terms

By using this Chat service ("Service"), you agree to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern SAFE Federal Credit Union's ("Credit Union" and "we") relationship with you in relation to this Service.

Use of the Chatbot

The Service is provided for general information and assistance purposes only. It is designed to provide automated responses to inquiries about our products and services.

- The Service may not be able to respond to all inquiries, and responses may not be accurate or complete.
- The information provided by the Service should not be considered as professional advice. For specific advice, please contact our member services team directly by calling 1.800.763.8600, or visiting any of our branch locations.
- **The Service does not include or constitute electronic services or electronic funds transfers.**
- **You will not use the Chat service to send any abusive, defamatory, dishonest, or obscene message, and doing so may result in termination of the Chat service session.**
- **Individuals under the age of 13 years old, are prohibited to use the Chat service, and by invitation or no invitation must not agree to use the Chat service.**

Data Collection and Privacy

- When you interact with the Service, we may collect certain information from you, such as your name, email address, and details of your inquiry.
- All information collected will be used in accordance with our Online and Mobile Banking Agreement and Disclosures and Privacy Policy – Information Sharing and Marketing.
- You agree we may record and store video, audio, or chat communications of your interactions through the Service. By using this Service, you consent to having your image, voice and chat communications recorded for the duration of the interaction. Because we may store information shared during your use of this Service, we highly recommend not sharing your cardholder information, social security number, password, or pin code while using the Service.

Limitation of Liability

- The Credit Union is not liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of the Service.
- We do not guarantee that the Service will be available at all times or that it will operate without errors.

Modifications to Terms and Conditions

- The Credit Union reserves the right to modify, revise or amend these terms and conditions at any time, without notice, except as required by law. Any changes will be effective immediately upon posting on our website. We reserve the right to modify or discontinue all or any parts of the Service without notice.
- Your continued use of the Service after any changes indicates your acceptance of the new terms and conditions.

Governing Law

These terms and conditions are governed by and construed in accordance with the laws of Sumter County, South Carolina, and you irrevocably submit to the exclusive jurisdiction of the courts in that location.

Contact Us

If you have any questions about these terms and conditions please contact our member service team at 1.800.763.8600