



Mobile App Terms of Use and Privacy Policy

Terms of Use and Privacy Policy:

Contents of this application are copyright 2017, NorthStar Credit Union.

Thank you for using the internet enabled mobile system (the "App") of NorthStar Credit Union ("Credit Union", "us" or "we"). The following terms and conditions and privacy policy, together with any documents they expressly incorporate by reference, govern your access to and use of the App including any content, functionality and services offered on or through.

Please read these terms of use and privacy policy carefully before you use the App. By using the App, you accept and agree to be bound and abide by these terms of use and privacy policy.

The remote deposit of checks into your Credit Union accounts is not subject to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et. Seq.) or Regulation E (12 CFR 1005 et. seq.). The remote deposit of checks into your Credit Union account(s) is instead governed solely by the terms and conditions set forth in the separate Mobile Deposit Capture End User Agreement and Disclosure.

The App and its entire contents, features and functionality (including but not limited to all information, software, text, displays, images, video and audio, and the design, selection and arrangement thereof), are owned by the Credit Union, its licensors or other providers of such material and are protected by United States and international copyright, trademark, patent, trade secret and other intellectual property or proprietary rights laws.

We reserve the right to withdraw or amend the App, and any service or material we provide on the App, at our sole discretion without notice. We will not be liable if for any reason all or any part of the App is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the App, or the entire App, to users, including registered users.

Children's Privacy Act: The online financial services offered through the App are not designated or directed toward children under age 13. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online without express parental consent or notification. If we receive online information from anyone that we know to be a child, we will only use the information to respond directly to a child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with the parents. If any member believes their child has provided personally identifiable information to us, they must



contact us so that we can allow them the opportunity to review and delete such information.

We respect your privacy and are committed to protecting it through our compliance with our privacy policy (located at www.socu.com). This policy applies to information we collect in the App in e-mail, text and other electronic communications sent through or in connection with the App. Our websites and apps and these third parties may have their own terms of use and privacy policies, which we encourage you to read before providing information on or through them. Please read our policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, do not download, register with or use the App. By downloading, registering with or using the App, you agree to our privacy policy. This policy may change from time to time. Your continued use of the App following any future changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Federal law requires us to tell you how we collect, share and protect your personal information. Please read our privacy policy (located at www.nscu.org), together with any separate agreements and disclosures provided to you by the Credit Union, carefully to understand what we do.

To ask questions or comment about the terms of use, the privacy policy and our privacy practices, contact us at 630.393.7201 or memberservices@nscu.org