

Information User & Accounts, Products and Services

You as an owner may designate a person or persons to be an information user on the accounts, products and services you have with us. An information user is authorized by you to request and access all information about the accounts, loans, products and services with us on your behalf by any method we allow. Your information user and you (and not us) are responsible for how your information user utilizes your information. We will require your information user to provide her or his ID and information and to consent to the MSA. An information user only has the right to access all information about the accounts, loans, products and services you have with us, and has no ownership or survivorship rights to the funds in the accounts, or other rights to the accounts, products and services. Further, other than accessing information, an information user cannot take actions or conduct transactions on accounts, loans, products or services except to remove her or himself as an information user as explained in this Provision. If you request us to designate a person as an information user by entering the information user's information in our records or as we allow without signing or authorizing a form, you agree this person is an information user. You further agree this person may subsequently sign or authorize a form as an information user.

You agree we have no duty or responsibility to monitor, inquire about or notify you of the information user's access to or use the information about the accounts, loans, products and services, or assure that the access or use of that information is for your benefit. You agree you take full responsibility for any information user on accounts, products or services with us, and for anything your information user does with your information. The information user's authority will continue until we receive notice (which we may require in writing) you have terminated the information user's authority or of your death, and we have a reasonable opportunity to act on that notice. Any owner may remove an information user from accounts, loans, products and services, which we may require to be confirmed in writing. We may also suspend any further actions and transactions on the account until you sign or authorize an updated form (or remove the information user as we allow) or terminate the accounts, products and services. An information user may remove her or himself from the accounts, loans, products and services. You have with us, and we have no duty to notify an owner of the removal. If an information user decides to remove her or himself, we may require her or him to notify us in writing. We may also suspend any further actions and transactions on the account until you sign or authorize an updated form (or remove the information user as we allow) or terminate the accounts, products and services. An information user's removal from the accounts, loans, products and services, does not relieve the information user from any responsibilities, obligations or liabilities undertaken or incurred as an information user under the Member Service Agreement.

Account Number: _____

Action:	Add	Remove	Change
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Account Owner Name: _____

Account Owner Signature: _____

Effective Date: _____

Information User Full Name: _____

Relationship to Account Owner: _____

Information User Phone Number: _____

Information User E-mail Address: _____