

HomeTown Credit Union Website Terms of Use

Introduction

Welcome to HomeTown Credit Union's website. These Terms of Use ("Terms") govern your use of our website, accessible at www.hometowncu.coop (the "Website"). By accessing or using our Website, you agree to be bound by these Terms. If you do not agree, please do not use our Website.

Use of the Website

You may use this Website only for lawful purposes and in accordance with these Terms. By using the Website, you agree not to:

- Violate any applicable laws or regulations.
- Engage in any activities that may disrupt or interfere with the proper operation of the Website.
- Attempt to gain unauthorized access to any portion of the Website, its systems, or other users' accounts.

Privacy Policy

Our Privacy Policy, which is available [here](https://www.hometowncu.coop/Documents/Disclosures/Privacy-Notice.pdf) (<https://www.hometowncu.coop/Documents/Disclosures/Privacy-Notice.pdf>), explains how we collect, use, and protect your information. By using this Website, you acknowledge and agree that HomeTown Credit Union may collect and use your information in accordance with our Privacy Policy.

Intellectual Property

All content, design, graphics, text, software, and other materials on this Website are the property of HomeTown Credit Union or its licensors and are protected by intellectual property laws. Unauthorized use of our trademarks, logos, or copyrighted materials is prohibited.

Third-Party Links and Resources

Our Website may contain links to third-party websites or resources. These links are provided for your convenience, and HomeTown Credit Union is not responsible for the content, security, or practices of any linked websites. These links do not signify an endorsement of the external site or its content. We encourage you to review the terms of use and privacy policies of any external websites you visit. Accessing these websites is at your own risk.

Email Communications

By providing your email address to us, you consent to receive electronic communications from HomeTown Credit Union. These communications may include account notifications, promotional messages, regulatory updates, and other relevant information. You may opt out of marketing emails at any time by following the unsubscribe instructions included in the email. However, certain transactional and service-related emails are necessary for account management and cannot be opted out of.

Privacy of Children

Protecting children's privacy is a priority. Our Website is not intended for individuals under the age of 13, and we do not knowingly collect personal information from children. If we become aware

that a child has provided personal information, we will take steps to delete it promptly. Parents or guardians who believe their child has submitted personal information should contact us immediately.

Cookies

We use cookies and similar tracking technologies to enhance your experience on our Website. Cookies help us analyze website traffic, personalize content, and improve site functionality. You may adjust your browser settings to refuse cookies or alert you when cookies are being used. However, disabling cookies may impact your ability to use certain Website features.

Geolocation Information

Our Website and mobile applications may request access to your location to provide location-based services, such as identifying nearby branches or ATMs. You may enable or disable location services through your device settings. We do not store or share geolocation data unless required for fraud prevention, security, or compliance with applicable laws.

Biometric Data Privacy

If you use biometric authentication, such as fingerprint or facial recognition, to access our mobile banking services, that data is processed locally on your device. HomeTown Credit Union does not collect, store, or share biometric data. We encourage you to review your device manufacturer's privacy settings and security policies regarding biometric authentication.

No Warranties/Disclaimers

The content on this Website is provided "as-is" and "as available" without warranties of any kind, either express or implied. HomeTown Credit Union does not guarantee the accuracy, completeness, or reliability of any information on the Website.

Limitation of Liability

To the fullest extent permitted by law, HomeTown Credit Union will not be liable for any damages arising from your use of or inability to use the Website, including direct, indirect, incidental, punitive, or consequential damages.

Indemnification

You agree to indemnify, defend, and hold harmless HomeTown Credit Union, its affiliates, and their respective officers, directors, employees, and agents from any claims, liabilities, damages, and expenses (including reasonable attorneys' fees) arising from your use of the Website or violation of these Terms.

Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of the State of Minnesota. Any disputes arising under these Terms will be subject to the exclusive jurisdiction of the courts in the State of Minnesota.

Changes to Terms

HomeTown Credit Union reserves the right to update or modify these Terms at any time. Changes will be effective upon posting, and the "last updated" date will be revised accordingly. Your continued use of the Website constitutes acceptance of the modified Terms.

Contact Information

For questions or comments regarding these Terms, please contact us at:

Email: memberresources@hometowncu.coop

Phone: 888-451-3798

Address: 2400 West Bridge Street, Owatonna, MN 55060

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