

TERMS OF USE

Aegis Credit Union Website

Effective Date: 03-01-2026

These Terms of Use (“Terms”) govern your access to and use of the website located at www.aegiscu.com (the “Site”), operated by Aegis Credit Union (“Aegis,” “Credit Union,” “we,” “our,” or “us”).

By accessing or using this Site, you acknowledge that you have read, understand, and agree to be bound by these Terms, as well as any applicable laws and regulations. If you do not agree, you must discontinue use of the Site.

1. Scope of Use

The Site is provided for informational purposes and to facilitate access to products, services, and online banking offered by Aegis Credit Union.

You agree to use the Site solely for lawful purposes and in accordance with these Terms. You may not:

- Violate any federal, state, or local law or regulation
- Infringe upon intellectual property or privacy rights
- Transmit malicious code, viruses, or harmful components
- Attempt unauthorized access to any portion of the Site, accounts, or systems
- Interfere with or disrupt Site functionality or security
- Use automated systems (e.g., bots, scrapers) without authorization

We reserve the right to monitor Site usage to protect members and system integrity.

2. Online Banking and Secure Services

Access to online banking and other secure services is subject to separate agreements, disclosures, and authentication procedures.

You are responsible for:

- Maintaining the confidentiality of your credentials
- All activities conducted under your login
- Promptly notifying us of unauthorized access

Electronic transactions may also be governed by applicable account agreements, funds availability disclosures, electronic funds transfer disclosures, and other applicable policies.

3. Intellectual Property

All Site content, including but not limited to text, graphics, logos, trademarks, service marks, images, design, layout, and software, is owned by Aegis Credit Union or its licensors and is protected by copyright, trademark, and other intellectual property laws.

You may view and download materials for personal, non-commercial use only. You may not:

- Modify, reproduce, distribute, publish, license, or create derivative works
 - Use our trademarks without prior written consent
 - Remove copyright or proprietary notices
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4. Copyright Infringement (DMCA Policy)

We respect the intellectual property rights of others and expect users of the Site to do the same. In accordance with the Digital Millennium Copyright Act (“DMCA”), 17 U.S.C. § 512, we will respond expeditiously to properly submitted claims of copyright infringement.

Filing a DMCA Takedown Notice

If you believe that material available on our Site infringes your copyright, you may submit a written notification to our designated DMCA Agent containing the following information:

1. Your physical or electronic signature.
2. Identification of the copyrighted work claimed to have been infringed (or a representative list if multiple works are involved).
3. Identification of the material claimed to be infringing, including information reasonably sufficient to permit us to locate the material (such as the exact URL).
4. Information reasonably sufficient to permit us to contact you, including your full legal name, mailing address, telephone number, and email address.
5. A statement that you have a good faith belief that the use of the material is not authorized by the copyright owner, its agent, or the law.
6. A statement that the information in the notification is accurate and, under penalty of perjury, that you are the copyright owner or authorized to act on behalf of the owner.

Notices that fail to comply with these requirements may not be effective under the DMCA.

DMCA Agent Contact Information

DMCA Agent

Aegis Credit Union

1200 N 2nd St.

Clinton, IA 52732

Email: members@aegiscu.com

Counter-Notification Procedures

If you believe that material you posted was removed or disabled by mistake or misidentification, you may submit a written counter-notification to our DMCA Agent including:

1. Your physical or electronic signature.
2. Identification of the material that has been removed or disabled and the location where it appeared before removal.
3. Your contact information (name, address, telephone number, and email address).
4. A statement under penalty of perjury that you have a good faith belief the material was removed due to mistake or misidentification.
5. A statement that you consent to the jurisdiction of the Federal District Court for the judicial district in which your address is located (or, if outside the United States, any judicial district in which the Site may be found), and that you will accept service of process from the person who submitted the original DMCA notice or their agent.

If we receive a valid counter-notification, we may restore the material unless the original complainant files a court action seeking a restraining order within ten (10) business days.

Misrepresentation

Under 17 U.S.C. § 512(f), any person who knowingly materially misrepresents that material is infringing, or that material was removed by mistake or misidentification, may be liable for damages, including costs and attorneys' fees.

Repeat Infringers

It is our policy, in appropriate circumstances, to disable and/or terminate the accounts of users who are repeat infringers.

5. Third-Party Links and Services

The Site may contain links to third-party websites ("Linked Sites"). These are provided for convenience only.

Aegis Credit Union:

- Does not control or endorse Linked Sites
- Is not responsible for their content, privacy practices, or security
- Makes no representations regarding third-party accuracy or reliability

Your use of third-party websites is at your own risk and subject to their terms and privacy policies.

6. No Financial or Legal Advice

Information provided on this Site is for general informational purposes only and does not constitute financial, legal, tax, or investment advice.

You should consult qualified professionals regarding your specific circumstances before making financial decisions.

7. Disclaimer of Warranties

THE SITE AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE."

To the fullest extent permitted by law, Aegis Credit Union disclaims all warranties, express or implied, including but not limited to:

- Merchantability
- Fitness for a particular purpose
- Non-infringement
- Accuracy or completeness of information
- Uninterrupted or error-free operation

We do not warrant that the Site will be free from viruses or other harmful components.

8. Limitation of Liability

To the fullest extent permitted by applicable law, Aegis Credit Union shall not be liable for any direct, indirect, incidental, consequential, special, punitive, or exemplary damages arising from or relating to:

- Use or inability to use the Site
- Errors or omissions in content
- Unauthorized access to systems
- Transmission of data

This limitation applies even if we have been advised of the possibility of such damages.

9. Indemnification

You agree to indemnify, defend, and hold harmless Aegis Credit Union, its directors, officers, employees, and agents from and against any claims, liabilities, damages, losses, and expenses arising from your violation of these Terms or misuse of the Site.

10. Termination and Access Restriction

We reserve the right, in our sole discretion and without notice, to suspend, restrict, or terminate your access to the Site or any portion thereof at any time for:

- Violation of these Terms
- Security concerns
- Suspected fraud or unlawful activity
- Operational or maintenance needs

Termination does not affect rights or obligations that accrued prior to termination.

11. Privacy and Data Security

Your use of this Site is subject to our Privacy Policy and applicable federal and Iowa state privacy laws. We implement reasonable administrative, technical, and physical safeguards to protect information; however, no internet transmission can be guaranteed to be completely secure.

12. Electronic Communications

By using the Site or communicating with us electronically, you consent to receive communications from us electronically, subject to applicable laws and disclosures.

13. Changes to These Terms

We may revise these Terms at any time without prior notice. Updated Terms will be posted on this Site with a revised effective date.

Your continued use of the Site following changes constitutes acceptance of the revised Terms.

14. Governing Law and Jurisdiction

These Terms are governed by the laws of the State of Iowa and applicable federal law, without regard to conflict-of-law principles.

Any disputes arising from use of this Site shall be subject to the exclusive jurisdiction of courts located in the State of Iowa, unless otherwise required by applicable law.

15. Severability

If any provision of these Terms is determined to be unlawful or unenforceable, the remaining provisions shall remain in full force and effect.

16. Contact Information

Aegis Credit Union
1200 N 2nd St.
Clinton, IA 52732
Phone: 563-242-0531

Email: members@aegiscu.com

Website: www.aegiscu.com