

Cornerstone Financial Credit Union (CFCU) endeavors to provide you with the highest quality online banking available. However, due to the unpredictable nature of the Internet, occasional inaccessibility to our website and online banking application may occur. Additionally, CFCU cannot guarantee the completeness or accuracy of the information provided herein.

Online bill payment is provided to you for your convenience. The actual payment of such bills is handled by an independent third party, and CFCU cannot guarantee or be held responsible for the completion and/or accuracy of such transactions.

CFCU reminds you that the Internet contains many risks for commercial transactions and therefore CFCU cannot guarantee that downloads from this site will not contain a virus or other destructive device. Additionally, you provide, request and receive information from this site with the knowledge that such information may be intercepted and/or viewed by unknown third parties.

Please contact us at 615-385-6866 with any questions you may have regarding the above information and disclaimers. Features and services availability are subject to change without notice.

DOCUMENT STORAGE

By using the Document Storage Services (“Services”), you agree to be bound by these Terms. You may use the Services only in compliance with these Terms. You may use the Services only if you are a member of Cornerstone Financial Credit Union and are not barred under any applicable laws from doing so. The Services may continue to change over time as we alter our product offerings. We may stop, suspend, or modify the Services at any time without prior notice to you. We may also remove any document you upload from our Services at our discretion.

Your Documents and Your Privacy

By using our Services you provide us with the documents that you submit to us (“your documents”). You retain full ownership of your documents. We don’t claim any ownership to any of it. These Terms do not grant us any rights to your documents or intellectual property except for the limited rights that are needed to run the Services, as explained below.

We may need your permission to do things you ask us to do with your documents. It includes design choices we make to technically administer our Services - for example, how we backup data to keep it safe. You give us the permissions we need to do those things solely to provide the Services. This permission also extends to trusted third parties we work with to provide the Services.

We will not share your documents with others, including law enforcement, for any purpose, unless you direct us to. Furthermore, we will not use your documents to market to, or solicit others to market to, you; nor will we sell or make available any of your information or documents to others.

You are solely responsible for your conduct, the content of your documents, and your communications with others while using the Services. For example, it's your responsibility to ensure that you have the rights or permission needed to comply with these Terms.

We may choose to review public content for compliance with our community guidelines, but you acknowledge that we have no obligation to monitor any information on the Services. We are not responsible for the accuracy, completeness, appropriateness, or legality of files, or any other information you may be able to access using the Services.

Your Responsibilities

Files and other content in the Services may be protected by intellectual property rights of others. Please do not copy, upload, download, or share files unless you have the right to do so. Also, by using the Services, you certify that you are the rightful owner of the documents you store with us. You, not Cornerstone Financial Credit Union, will be fully responsible and liable for what you copy, upload, download or otherwise use while using the Services. You must not upload spyware or any other malicious software to the Service.

You, and not Cornerstone, are responsible for maintaining and protecting all of your documents. Cornerstone will not be liable for any loss or corruption of your documents, or for any costs or expenses associated with backing up or restoring any of your documents.

Acceptable Use Policy

You will not, and will not attempt to, misuse the Services or use the Services to do the following things:

- probe, scan, or test the vulnerability of any system or network;
- breach or otherwise circumvent any security or authentication measures;
- access, tamper with, or use non-public areas of the Service, shared areas of the Service you have not been invited to, Cornerstone (or our service providers') computer systems;
- interfere with or disrupt any user, host, or network, for example by sending a virus, overloading, flooding, spamming, or mail-bombing any part of the Services;
- plant malware or otherwise use the Services to distribute malware;
- access or search the Services by any means other than our publicly supported interfaces (for example, "scraping");
- send unsolicited communications, promotions or advertisements, or spam;
- send altered, deceptive or false source-identifying information, including "spoofing" or "phishing";
- store anything that is fraudulent, misleading, or infringes another's rights;
- promote or advertise products or services;
- impersonate or misrepresent your affiliation with any person or entity;
- store, publish or share materials that are unlawfully pornographic or indecent, or that advocate bigotry, religious, racial or ethnic hatred;
- violate the law in any way, or to violate the privacy of others, or to defame others.

Copyright

Cornerstone respects others' intellectual property and asks that you do too. We will respond to notices of alleged copyright infringement if they comply with the law and are properly provided to us. Such notices should be reported to us directly. We reserve the right to delete or disable content alleged to be infringing and to terminate repeat infringers.

Termination

We reserve the right to suspend or end the Services at any time, with or without cause, and with or without notice. For example, we may suspend or terminate your use if you are not complying with these Terms, or use the Services in any way that would cause us legal liability or disrupt others' use of the Services. If we suspend or terminate your use, we will try to let you know in advance and help you retrieve your documents, though there may be some cases (for example, repeatedly or flagrantly violating these Terms, a court order, or danger to other users) where we may suspend immediately.

Available "AS-IS"

Though we want to provide a great service, there are certain things about the Service we can't promise. For example, THE SERVICES AND SOFTWARE ARE PROVIDED "AS IS", AT YOUR OWN RISK, WITHOUT EXPRESS OR IMPLIED WARRANTY OR CONDITION OF ANY KIND. WE ALSO DISCLAIM ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. We will have no responsibility for any harm to your computer system, loss or corruption of data, or other harm that results from your access to or use of the Services.

Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL CORNERSTONE FINANCIAL CREDIT UNION, ITS AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, SUPPLIERS OR LICENSORS BE LIABLE FOR (A) ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL (INCLUDING LOSS OF USE, DATA, BUSINESS, OR PROFITS) DAMAGES, REGARDLESS OF LEGAL THEORY, WHETHER OR NOT CORNERSTONE HAS BEEN WARNED OF THE POSSIBILITY OF SUCH DAMAGES, AND EVEN IF A REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

Modifications

We may revise these Terms periodically and the most current version will always be available through Online Banking and posted on our website. If a revision, in our sole discretion, is material we will notify you (for example via email to the email address associated with your account). By continuing to access or use the Services after revisions become effective, you agree to be bound by the revised Terms. If you do not agree to the new terms, please stop using the Services.