



CORNERSTONE
CREDIT UNION

Terms & Conditions

Cornerstone Credit Union and its subsidiaries ("Cornerstone Credit Union") provide the materials contained at our site(s) on the World Wide Web (the "Site") as a service to our members and visitors. Cornerstone Credit Union requires that all visitors to the Site adhere to the following Terms and conditions. By accessing the Site and any of its pages, you indicate your acknowledgement and acceptance of the Terms and Conditions set forth below without limitation or qualification. Cornerstone Credit Union may revise these Terms and Conditions at any time by updating this posting, which revisions will be binding upon all visitors to the Site. You should therefore visit this posting to review these Terms and Conditions from time to time as you visit the Site. For purposes of these Terms and Conditions references to Cornerstone Credit Union include its affiliates, directors and employees.

Laws and Regulations

User access to and use of the Site is subject to all applicable federal, state and local laws and regulations. Unauthorized use of this system is prohibited and violators can be prosecuted under federal and state laws. Illinois law and Federal law will govern the interpretation and enforcement of these Terms and Conditions.

Copyright and Trademark Information

The information contained at the Site, including but not limited to text and images herein (other than certain images licensed from third parties) and their arrangement, are copyright © 2008 by Cornerstone Credit Union. All rights reserved.

Cornerstone Credit Union and its logo are trademarks of Cornerstone Credit Union. All other trademarks are property of Cornerstone Credit Union unless otherwise designated or clearly implied herein as belonging to third parties. Nothing contained at the Site shall be construed as granting by implication, estoppel, or otherwise any license or right under any patent, trademark, copyright (except as expressly stated above) or proprietary rights of Cornerstone Credit Union or of any third party.

You are authorized by Cornerstone Credit Union to copy, transmit or display any information registered or owned by Cornerstone Credit Union on any page of the Site solely for your personal, non-commercial use, provided that any such copy, transmission or display includes any copyright, trademark or service mark attribution as it appears on such page. The information and materials contained at the Site may not otherwise be copied, transmitted, displayed, distributed, downloaded, licensed, modified, published, posted, reproduced, used, sold, transmitted, used to create a derivative work or otherwise used for commercial or public purposes without Cornerstone Credit Union's prior written consent.

The Site, including this page, may contain other proprietary notices and copyright information, the terms of which must be observed and followed. Certain images and information at the Site are the copyright or trademark of third parties and any use is subject to the terms and conditions of such third parties.

Limitation of Liabilities and Warranties

INFORMATION ON THE SITE IS PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF



CORNERSTONE
CREDIT UNION

MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

The information contained at the Site may include technical inaccuracies or typographical errors. Cornerstone Credit Union from time to time amends, changes, adds, deletes, updates or alters the information contained at this Site, including information regarding the products and services described at the Site, without notice. Cornerstone Credit Union assumes no liability for any errors or omissions in the information contained at the Site and expressly disclaims any responsibility to update the information contained at the Site.

IN NO EVENT SHALL CORNERSTONE CREDIT UNION BE LIABLE FOR ANY PUNITIVE, SPECIAL, DIRECT, INDIRECT, EXEMPLARY OR CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER, INCLUDING BUT NOT LIMITED TO LOSS OF USE, DATA, OR PROFITS, WITHOUT REGARD TO THE FORM OF ANY ACTION, INCLUDING BUT NOT LIMITED TO CONTRACT AND TORT ACTIONS (INCLUDING LIBEL), ARISING OUT OF OR IN CONNECTION WITH THE USE, COPYING OR DISPLAY OF, OR THE INTERACTION OR ANY OTHER FORM OF COMMUNICATION WITH, THE SITE AND THE INFORMATION CONTAINED AT THE SITE (INCLUDING VIA COMPUTER VIRUSES OR ANY OTHER FORM OF SOFTWARE).

Marketing

Regardless of whether you have chosen to opt out of certain marketing offers from Cornerstone Credit Union, by using Cornerstone Credit Union Online you agree that we may market our services and the services of other companies on the Site through the use of banner ads, "hyper-links," and other similar marketing devices. Products offered will be at the sole discretion of Cornerstone Credit Union, and may be provided by companies not affiliated with Cornerstone Credit Union. Non-affiliated companies will be solely responsible and liable for the provision of or failure to provide stated services, benefits, or products. Cornerstone Credit Union does not legally endorse or guarantee products or services provided by non-affiliated companies and such products or services are neither NCUA insured or credit union guaranteed.

Links to Other Internet Web Sites

Some of the Web sites listed as links herein are not under the control of Cornerstone Credit Union, but rather are exclusively controlled by third parties. Accordingly, Cornerstone Credit Union makes no representations whatsoever concerning such Web sites. Although Cornerstone Credit Union may provide a link to a third party, such a link is not an authorization, endorsement, sponsorship or affiliation by Cornerstone Credit Union with respect to such Web site, its owners or its providers. Cornerstone Credit Union is providing these links only as a convenience to you. Cornerstone Credit Union has not tested any information, products or software found on such Web sites and therefore cannot make any representations whatsoever with respect thereto. It is up to you to take precautions to ensure that whatever you select is free of such items as viruses, worms, trojan horses and other items of a destructive nature.

IN NO EVENT WILL CORNERSTONE CREDIT UNION BE LIABLE TO ANY PARTY FOR ANY DIRECT, INDIRECT, SPECIAL OR OTHER CONSEQUENTIAL DAMAGES FOR ANY USE OF ANY HYPERLINKED WEB SITE, INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS



CORNERSTONE
CREDIT UNION

OR OTHER DATA ON YOUR INFORMATION HANDLING SYSTEM OR OTHERWISE, EVEN IF WE ARE EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Feedback

Any comments or materials sent to Cornerstone Credit Union, including feedback data, such as questions, comments, suggestions or the like regarding the content of any such documents (collectively "Feedback"), shall be deemed to be the property of Cornerstone Credit Union. Cornerstone Credit Union's use of the Feedback will be in compliance with the Cornerstone Credit Union Privacy Notice, which is set forth on the Site, and applicable laws. Cornerstone Credit Union shall have no additional obligations with respect to such Feedback and shall be free to reproduce, use, disclose, exhibit, display, transform, create derivative works and distribute the Feedback to others without limitation. Further, Cornerstone Credit Union shall be free to use any ideas, concepts, know-how or techniques contained in such Feedback for any purpose whatsoever, including but not limited to developing, manufacturing and marketing products incorporating such Feedback. Application information submitted to Cornerstone Credit Union shall be treated confidentially to the extent required by applicable law or as disclosed in the application.

Violations of Terms and Conditions

Cornerstone Credit Union reserves the right to seek all remedies available at law and in equity for violations of these Terms and Conditions, including the right to block access from a particular Internet address to the Site. YOU AGREE TO INDEMNIFY, DEFEND AND HOLD HARMLESS CORNERSTONE CREDIT UNION FROM ANY LIABILITY, LOSS, CLAIM AND EXPENSE, INCLUDING ATTORNEY'S FEES, RELATED TO YOUR VIOLATION OF THESE TERMS AND CONDITIONS OR YOUR USE OF THE SERVICES AND INFORMATION PROVIDED AT THE SITE.