

ARKANSAS FEDERAL CREDIT UNION ALEXA SKILL TERMS AND CONDITIONS

The Arkansas Federal Credit Union (Arkansas Federal) Alexa skill allows you to use your Amazon Alexa-enabled device ("Alexa device") to obtain certain account information and (if permitted) conduct certain transactions on your Arkansas Federal accounts. During the activation process, you input your Arkansas Federal online login credentials into the Alexa system. The Alexa device uses your Arkansas Federal online login credentials to communicate with Arkansas Federal in order to obtain information and conduct transactions.

By activating the Arkansas Federal Credit Union (Arkansas Federal) skill on Amazon's Alexa service, you agree to the terms and conditions set forth below. **If you do not agree to these terms and conditions, you may not use the Arkansas Federal Alexa skill.**

1. **Authorization of Transactions and Inquiries.** Once you have loaded your Arkansas Federal online credentials into the Alexa system, the Alexa skill uses those credentials to access your account information and conduct transactions. The Arkansas Federal Alexa skill is activated by voice commands and transmits information to you using the Alexa device's automated voice. This means that anyone who can hear you interacting with the Alexa device can hear account information provided through the Alexa device. In addition, anyone that can hear you interacting with the Alexa device may learn the voice commands needed to activate the Arkansas Federal Alexa skill. **You agree that anyone who is able to activate the Arkansas Federal Alexa skill using voice commands is authorized to obtain information and conduct transactions on your account, and Arkansas Federal may complete those transactions without further verification.** If you do not agree, then you are prohibited from using the Arkansas Federal Alexa skill.
2. **Privacy and Security.** You are responsible for the security settings on your Alexa device. In accordance with the Arkansas Federal Privacy Policy, Arkansas Federal will provide your information to Amazon or its agents in order to permit you to use the Arkansas Federal Alexa skill. Arkansas Federal is not responsible for Amazon's use of your information or the security of your information in Amazon's possession. Amazon may keep a record of your use of the Arkansas Federal Alexa skill or actions you take using the Arkansas Federal Alexa skill. You should check with Amazon regarding its privacy and information security policies.
3. **Accuracy of Transactions and Information Using Arkansas Federal Alexa Skill.** The Alexa service is designed and operated by parties other than Arkansas Federal, using equipment manufactured by parties other than Arkansas Federal. The Alexa service may make errors in converting your voice commands to electronic messages or in converting information about your accounts and transactions to audible transmissions. Arkansas Federal is not responsible for the accuracy of any information transmitted to you by the Alexa service or for the accuracy of instructions transmitted to Arkansas Federal through the Alexa service using the Arkansas Federal Alexa skill. You may verify the accuracy of information and transactions through Arkansas Federal's online banking service, mobile banking service, or by calling Arkansas Federal or visiting an Arkansas Federal branch or ATM.
4. **Changes to the Service or Terms and Conditions.** We may make changes to these terms and conditions at any time by notifying you. If you continue to use the Arkansas Federal Alexa skill after we notify you of such changes, you agree to those changes. We may make changes to the Alexa skill itself at any time without prior notice. We may suspend or terminate availability of the Alexa skill at any time.
5. **Disclaimer of Warranties.** Arkansas Federal makes the Arkansas Federal Alexa skill available on an as-is basis. You use the Arkansas Federal Alexa skill at your own risk. Arkansas Federal makes no warranty of any kind respecting the Arkansas Federal Alexa skill including warranties of merchantability or fitness for a particular purpose.
6. **Other Agreements.** Your use of the Arkansas Federal Alexa skill is subject to the terms of the Arkansas Federal Membership and Account Agreement, as supplemented by these terms and conditions.