

Financial Management Direct Connect Terms & Conditions

Direct Connect works with the current version of supported FM Software or the previous two years' version of supported FM Software. You may enroll in Direct Connect under the "Additional Services" tab within your Online Banking platform. During enrollment you will be required to create a unique password which should be kept secure at all times. Once enrolled, you may also be permitted to access Online Banking by direct connection ("Direct Connect"). Direct Connect provides for two-way connectivity which allows you to automatically download transactions and match them with existing transactions, to initiate transfers and to initiate Bill Payments if you are enrolled in Navigant's Bill Pay Service. The bill payment feature is not available for business clients at this time. Access to Account information through FM software must be done using an active User ID, Password and any other access devices or other secure method as may be required. If you choose to use FM software, you must purchase this software from the software manufacturer, or a retailer of your choice. Your use of the FM software is governed by the software license agreement(s) included with each software application. You must agree to the terms and conditions of the software license agreement(s) during the installation of the FM software on your Computer. You are responsible for the correct set-up and installation of the FM software, as well as maintenance, updates and upgrades to the FM software and/or your Computer. We make no warranties nor accept any liability for such software. We are not responsible for any problems related to the FM software itself, your Computer or your ability to connect using the FM software as described in this Agreement. You are responsible for all Online Banking Transactions that you authorize using FM software. If you permit an Authorized User or other persons to access Online Banking using FM software, you are responsible for all Online Banking Transactions they authorize. You must establish your own internal security procedures for employees that you authorize to use Online Banking via FM software and to prevent unauthorized use by other employees or persons. You should verify all Account data obtained and Online Banking Transactions executed on your Accounts using FM software. Our records of Online Banking Transactions, instructions and communications regarding your Accounts and use of Online Banking supersedes any records stored or created on your Computer equipment through the use of FM software. You are responsible for any and all obligations to any software vendor arising from your use of that vendor's FM software. FM Software may not be used with Mobile Banking.

Navigant may establish other security procedures for enrollment in and/or access to Online Banking and for authorization of any transactions involving Direct Connect Account(s). You agree to notify Navigant Credit Union if you no longer want to use the Direct Connect Service.