

# Guest User Disclosure

## Addendum for Guest User Management

By signing this disclosure, you agree to incorporate this addendum into the Membership and Account Agreement that governs this Business Account.

## Authorization to Use Online Guest User Access

In this addendum, the term **"Online Guest User Access"** shall refer to online tools we have provided to manage authority and grant access to your Business Account.

The Term **"Guest User"** shall refer to a person, appointed using **Guest User Management** with authority to take action or make decisions on behalf of another with respect to the Business Account. Without consent or notification to anyone else, any Account Owner on the eligible Business Account may add, remove, edit, and otherwise modify Guest Users using **Guest User Management** in Online Banking.

## Guest User Authority to Transact

RBFCU Online Banking allows you to create Guest User profiles for individuals you authorize to access account information and initiate transactions on assigned accounts. All Guest User transactions performed on an eligible Business Account within the scope of the authority you grant using the Online Banking Guest User Access Tools, are transactions authorized by you, even transactions you did not want or intend. You are solely responsible for any transactions conducted by Guest Users you have added to your account.

## Available Guest User Services

We may treat a Guest User appointment by one Account Owner of an eligible Business Account as a Guest User appointment by all other Account Owners of that eligible Business Account.

Some Guest User services may not be available for certain accounts or members. Guest User services may include, as applicable, but are not limited to:

- 1) View-Only Services- View balance and transaction information
- 2) Mobile Deposits- Delegate the ability to make mobile deposits to any eligible Business Account
- 3) Download Transactions- Ability to download and export a transaction
- 4) Move Money- Complete various monetary transactions on your behalf, to include account-to-account transfers, wire transfers, and loan payments.
  - a) Account-to-account transfers- RBFCU maintains the right to limit the dollar amount of account-to-account transfer requests initiated by a Guest User.
  - b) Wire Transfer Requests- Wire transfer requests are subject to review and may not be processed if funds are not available at the time the request is submitted. RBFCU maintains the right to limit the dollar amount of a wire transfer request.
  - c) Loan Payments - Loan payments may only be processed using available funds. RBFCU may limit the dollar amount of a business loan payment. Guest Users must be granted access to both the funding Business Account and the loan to which a payment will be made. Guest Users may only make loan payments using an RBFCU Business Account. No external accounts may be utilized.

5)Statements- Grant Guest Users access to view your monthly business account statements. If you are currently enrolled in combined statements, please contact RBFCU to have your combined statements separated prior to granting statement access to a Guest User. Failure to separate statements may result in unassigned accounts being displayed on the statement. Likewise, accounts intended to be assigned under statement access may not be available to view unless the assigned account is the main combined statement account.

### **Guest User Appointment**

A Guest User is an individual who has the privilege of accessing online banking on behalf of a business owner. The business owner is solely responsible for properly managing online banking Guest User profiles including managing levels of access and removal of terminated Guest Users. If a Guest User requests to be removed from Guest User access, the business owner must delete or deactivate the Guest User profile. RBFCU does not manage the access and permission of Guest User profiles and cannot make any changes on the business owner's behalf. RBFCU is not responsible or liable for any damages or losses caused by a Guest User.

As a business owner you are responsible to use the legal first and last name of the Guest User when creating the profile.

Upon a Guest User's initial login, the Guest User will be required to provide Person Identifiable Information in-order to proceed with access. This information will be secured and will not be provided to you, the business owner.

We may discontinue offering Guest User options or permitting Guest Users to access your eligible Business Account at any time, without prior notice.

### **Terminating a Guest User**

To end a Guest user Appointment:

- 1.) Access Online Banking using your username and password
- 2.) Select the applicable link to the Add Guest User page
- 3.) Click on Manage Guest User
- 4.) Follow directions to delete or deactivate Guest User

If you have any questions or need assistance navigating Guest User Management, you can call Business Services at (210) 945-3800, option 2, during business hours.

### **Acknowledgements and Agreements**

- Each of your Guest Users will be acting as your agent and will be bound by the Guest User Acknowledgement.
- The delegating Account Owner has the required permission and authority to authorize appointment of a Guest User.

- You are solely responsible for supervising and monitoring the actions of your Guest Users, whether or not we provide Online Guest User Access Tools for managing their authority.
- You will be responsible for ensuring each Guest User maintains the confidentiality of his or her username, password, or other login identification.
- Each Guest User will access and use each eligible Business Account in accordance with the authority given to the Guest User by the delegating Account Owner.
- Each time the Guest User accesses an eligible Business Account, you represent and warrant to us that the delegating Account Owner authorizes the Guest User's action.
- If we get conflicting instructions, or if we believe an eligible Business Account's security or our security may be at risk as a result of a Guest User, we may, at our sole discretion, end the Guest User's access to the Business Account and/or Online Banking. We may also prevent the individual from being a Guest User without prior notice.

**Indemnification**

You will indemnify and hold harmless Randolph-Brooks Federal Credit Union and its directors, officers, employees, agents and affiliates from and against any and all liability, claims of liability, expenses, causes of action, losses or damage whatsoever, including reasonable attorneys' fees and any amounts paid in settlement, and including without limitation, any injuries to any person (including the personnel), property of operation, in each case arising out of or in connection with this agreement or arising out of any transaction or activity by any guest user or other authorized person with respect to your accounts.