



## Entitlements Agreement

**Granting Access to Other People (Entitlements)** – As the authenticated primary user of SAFE Online Banking, you have the ability to entitle another person or persons (sub-users) to access your Online Banking site and grant certain authorities with respect to your accounts. Entitlement options include:

- View-only access
- Making transfers between designated accounts
- Initiating bill payments from designated accounts to designated accounts

Entitlements may be granted individually or in combination. Other entitlement features may become available in the future.

By granting entitlements to sub-users, I agree to the following terms:

1. I understand that I have sole authority and control over entitling, managing, and disabling access for sub-users and all their respective authorities.
2. I authorize SAFE and any third-party service providers to act on transaction instructions initiated under the credentials of an authenticated sub-user, just as if it was initiated under my credentials.
3. When granting entitlements, I assume total liability for any and all activities of my sub-users.
4. I agree to hold SAFE Credit Union (SAFE) and any third-party service providers harmless in any liability or claim arising from my use of these entitlements, including any claim I make against my sub-users for their handling of my accounts or breach of my agreement with said sub-users pursuant to entitlements.
5. I agree to indemnify SAFE, its employees, agents, volunteers, and representatives against any and all claims arising due to:
  - a. My entitling another person or persons with access to my Online Banking site, accounts and/or other authorities with respect to my accounts; and/or
  - b. Acts or actions taken by the sub-users I entitled.
6. I understand, notwithstanding any terms, SAFE and any third-party service providers are not responsible for any errors or unauthorized transactions on my accounts initiated by a sub-user, and SAFE expressly disclaims all liability, claims, and damages in connection with such activities.
7. I understand if I do not agree with these terms and other terms SAFE presents to me from time to time, I may not use these services.
8. I understand that SAFE reserves the right to change, amend, and cancel the terms of this agreement at any time, with or without notice.