



Direct Connect Terms and Conditions

1. Description of Services

- a. Direct Connect for QuickBooks ("Direct Connect") provides two-way connectivity between your GECU Online Banking and QuickBooks account.
- b. Only the desktop version of QuickBooks ("Software") is supported; QuickBooks Online is NOT supported.
- c. Bill pay is not supported-meaning that transactions created through Bill Pay will not be extracted as part of the account services offered through Direct Connect.

2. Acceptance of Terms

By accepting this agreement, you acknowledge and agree that the terms and conditions outlined in this agreement will apply to and govern your use of Direct Connect offered by GECU Federal Credit Union ("GECU"), and that you have read and understand the terms of this agreement thereby creating a valid and binding legal contract between you and GECU. The terms and conditions of this agreement are in addition to, and shall supplement, the terms, conditions, rules, and regulations that apply to the existing Cash Management – Web and Mobile Agreement, and accounts or services with GECU which you currently use.

Your use of the Software is governed by the Software license agreement(s). You must agree to the terms and conditions of the Software license agreement(s) during the installation of the Software on your computer. You are responsible for the correct set-up and installation of the Software, as well as maintenance, updates and upgrades on your computer. We make no warranties nor accept any liability for the Software. We are not responsible for any problems related to the Software itself, your computer or ability to connect using Direct Connect as described in this agreement.

3. Information Security

We make security and the protection of your information a top priority. The Software accesses your GECU account information using your confidential password and PIN and, as such, anyone with access to your account on the Software may also gain access to your GECU account information. You agree to safeguard the computer or ~~to~~ other device running the Software. If you permit other persons to access your GECU accounts using the Software, you are responsible for any transactions the authorize using the Software. You must establish your own internal security procedures for employees that you authorize to use Direct Connect via the Software and to prevent unauthorized use by other employees or persons. You also agree to immediately notify us if you become aware of any loss, theft or unauthorized use of the device on which the Software is used. You understand that the Software is not under GECU's control and is not subject to GECU's information security procedures.

4. Enrolling for the Service

- a. To register for Direct Connect, you will need to log into your GECU Online Banking and select "Connectivity for QuickBooks" in the Financial Tools tab.
- b. Connectivity for QuickBooks will prompt you to create a password adhering to the requirements included on the prompt.
- c. After completing the registration, members will:
 - i. Open the Software;
 - ii. Go to the Banking menu
 - iii. Select Bank Feeds
 - iv. Select "Set Up Bank Feed for An Account"
 - v. Search for GECU Federal Credit Union and select the matching result.
 - vi. Enter the password and PIN created through Direct Connect on GECU Online Banking

- vii. Select an option for each account selected
- d. *Note: All registered business users can enroll in Direct Connect if they have access to GECU Online Banking and the Software.*

5. Cancellation of the Service

In the event you wish to cancel Direct Connect, you may have the ability to do so through the Software, or you may contact us via one of the following:

- a. Telephone us at 1-800-772-4328 during business hours; and/or
- b. Write us at:
GECU
P. O. Box 20998
El Paso, Texas 79998-0998

6. Right to Terminate Access

We reserve the right to terminate, modify, add and remove features from Direct Connect at any time at our sole discretion as permissible by law. You may reject changes through the steps listed in the Cancellation of Service section of this agreement. Your continued use of this service will constitute your acceptance of and agreement to such changes.

In the event (i) you violate any terms of this agreement (ii) there are unauthorized or fraudulent transactions related to your designated account or use of the Software, or (iii) we incur problems with your use of the Software, you agree that we may suspend or terminate your access to Direct Connect at any time.

We may, in our sole discretion, at any time and without prior notice to you or other Direct Connect participants, suspend or terminate the two-way connectivity between your GECU Online Banking and QuickBooks account.

7. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Software, and except as otherwise provided in this agreement you agree to indemnify, defend and hold harmless GECU, its owners, directors, officers, agents from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Software, or any violation by you of the terms of this agreement.

8. Governing Law; Choice of Law; Severability

This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, without regard to its conflicts of law provisions.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.