

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING THIS WEBSITE YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW. THESE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE. ANY CHANGES WILL BE INCORPORATED INTO THE TERMS AND CONDITIONS POSTED TO THIS WEBSITE FROM TIME TO TIME. IF YOU DO NOT AGREE WITH THESE TERMS AND CONDITIONS, PLEASE DO NOT ACCESS THIS WEBSITE.

You agree to accept responsibility for protecting the confidentiality of your user name, password, and other information necessary to access your account. To prevent unauthorized transactions and/or account access, you agree to notify CME Federal Credit Union immediately if you lose your login information or become aware of any unauthorized use of your password, user name, or other information.

You are responsible for obtaining and maintaining all software, hardware or equipment necessary to access CME@Home and any of its related services. This responsibility includes keeping your internet access security features up to date.

CME Federal Credit Union reserves the right to terminate online account access for any account in which there is suspicious activity. In such a situation, you typically will be notified so that we can verify the activity with you.

All system activity is logged in order to preserve all of the information necessary to validate the transmission of data. 36 months of transaction history will be stored in CME@Home, to view transactions older than 36 months contact the Credit Union. Statement fees or research fees may be applied.

Our online account services use the latest Internet technology for secure communications between your PC and our computer networks. We have installed a digital certificate on our computer that uses a special means of communicating with your browser called Secure Sockets Layer (SSL) protocol. This establishes a "handshake" with your computer that verifies that when you connect to our Web site, you have truly contacted CME. In fact, upon logging in to our site, you will note that the security icon, typically a key or a lock, in the bottom left-hand portion of your screen will be closed or connected, signifying that you are in a secure session with CME@Home.

General access to CME@Home is currently provided free of charge. However, you may incur fees if you use or obtain some services available through CME@Home. Stop payments placed on checks via CME@Home will incur a thirty dollar fee. A full schedule of fees can be found on the CME main website.