



Shared Access Terms and Conditions

As the authenticated user of WESTconsin Online you have the ability as the primary or joint owner of the account to grant another person or persons (subusers) access to your online banking account and with certain authorities with respect to your account suffixes. Shared Access includes view only access, making transfers between designated suffixes and initiating bill payments from designated suffixes granted either individually or in combination. As either the primary or joint owner of the account you have the authority and control in sharing access with, managing and disabling subusers and/or their respective authority. You authorize WESTconsin Credit Union to act on transaction instructions initiated under the credentials of an authenticated subuser, just as if it was initiated under your credentials. When granting Shared Access, you assume total liability for any and all activities of a subuser with respect to your accounts, and you agree to hold WESTconsin Credit Union us harmless in any claim you make against a subuser for breach of your agreements with said subuser pursuant to Shared Access. If a subuser is unable to access your WESTconsin Online account due to forgetting their Username/Password and has been unsuccessful at using the automated Forgot Username/Password system, you (the authenticated user) will need to contact WESTconsin Credit Union directly to have the subuser's Online access reset.