

Shared Access Agreement

Granting Access to Other People (Shared Access)

As the authenticated primary user of online banking, you have the ability to entitle another person or persons (subusers) with access to your online banking site and with certain authorities with respect to your accounts. Shared Access include view-only access, making transfers between designated accounts and initiating payments from designated accounts, granted individually or in combination. You have sole authority and control in sharing access with, managing and disabling subusers and/or their respective authority. You authorize us 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 us harmless in any claim you make against a subuser for breach of your agreement with said subuser pursuant to Shared Access.