

The account and business owner(s) understand, acknowledge and authorize the ability for online account administrator(s) to grant online access and authority. The account and business owner(s) accept full and sole responsibility for the actions of online account administrators and any residual actions which creates loss or expense to any business owner or Wings Credit Union ("Wings"). Account and business owner(s) will indemnify and hold Wings harmless for any misuse of authority granted by the online account administrator. As an online account administrator for the accounts being accessed through business online banking, you are agreeing that user transaction access permissions will only be established for individuals who have authorized signing capability on the account. All transactions, instructions, directions or other information provided by online users will be deemed to have been authorized by the principals of the business, account owners or authorized signers of the respective accounts and Wings will be indemnified and held harmless by you and the business entity for acting upon such transaction, instruction, direction or other information. You agree to remove the access capability of any online account user immediately upon termination of employment or contractual obligation. As an online account administrator, you agree to provide accurate user identification information for any user. You agree that the user information is subject to verification and that Wings in its sole discretion has the option to permanently disable online access to any user.

I accept and agree to be bound by the terms stated herein and the terms and conditions included in the Electronic Services Policy, Agreement and Disclosure and the Electronic Deposit Agreement.