

## Website Terms and Conditions

The terms below govern the use of this website. Please read carefully before accessing the site. By accessing, you are agreeing to be bound by these terms of use.

This website has been established by FedEx Employees Credit Association for the sole purpose of conveying information about FedEx Employees Credit Association's products and services and to allow communication between FedEx Employees Credit Association and its members. Information that appears on this website should be considered an advertisement. Nothing contained in any page on this site takes the place of FedEx Employees Credit Association's agreements and disclosures that govern its products and services. If any information on the site conflicts with that in FedEx Employees Credit Association's agreements and disclosures that govern its products agreements and disclosures, the agreements and disclosures will control.

This website makes use of a Live Chat feature through a third-party vendor. While the vendor does not access copies of communication except upon request, or monitor communications in real time through session replay technology, they may have the capacity to do so. In addition, FedEx Employees Credit Association may retain records of information and queries transmitted through this feature for the purpose of marketing and training. By choosing to use this feature, you acknowledge that you understand and consent to the fact that, although not the common practice, communication in Live Chat has the potential to be simultaneously accessed in real time by a third party vendor and that records of such communication maybe retained for marketing and training purposes. For additional information on Privacy, please see the Privacy Policy.

From time to time FedEx Employees Credit Association may place links to other websites on this page. FedEx Employees Credit Association has no control over any other website and is not responsible for the content on any site other than this one. Users assume all responsibility when they go to other sites via the links on this page.

The information and materials contained in this website are owned by FedEx Employees Credit Association or by others, as applicable. No material may be copied, displayed, transmitted, distributed, framed, sold, stored for use, downloaded, or otherwise reproduced except as permitted by law.

FedEx Employees Credit Association makes no warranties of any kind regarding the products and services advertised on this site. FedEx Employees Credit Association will use reasonable efforts to ensure that all information displayed is accurate; however, FedEx Employees Credit Association expressly disclaims any representation and warranty, express and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus. FedEx Employees Credit Association is not responsible for any loss, damage, expense, or penalty (either in tort, contract, or otherwise), including direct, indirect, consequential and incidental damages, that result from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure. This limitation applies even if FedEx Employees Credit Association has been informed of the possibility of such loss or damage.