

# Terms of Use

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## Responsibility

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You are responsible for keeping your banking information confidential. You are responsible for inputting and entering correct information and for notifying us about lost or stolen information or suspected fraudulent activity. Except as otherwise provided by law, we are not responsible for your errors or negligent use of any services provided by this website and will not be responsible for or cover losses due to:

- Misuse of any services;
- Input errors;
- Unauthorized access to your account(s) resulting from your negligence, such as sharing your password, writing down your password, or entering your password when others may see you;
- Leaving your computer unattended while transacting online banking;
- Failure to report unauthorized account access within two business days from the date it became known to you; and
- Viruses. Viruses cannot get into your computer unless you let them by downloading programs, opening e-mails or attachments, or sharing diskettes. There are numerous virus protection programs available commercially to help you reduce, but not eliminate, this risk. **We encourage our clients to routinely scan their computers and diskettes using a reliable virus detection product to identify and remove any viruses.**

## Illegal Use

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Unauthorized use of this website and systems including but not limited to unauthorized entry into our Internet Banking system, internal network, misuse of passwords, or misuse of any information posted on our website is strictly prohibited.

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