

Website & Digital Services Terms of Use

Effective Date: 1/20/2026

Welcome to the website of **Kaskaskia Valley Community Credit Union**, also referred to as **The Valley** (“Credit Union,” “we,” “us,” or “our”). These Terms of Use govern access to and use of our public website and related digital content. By accessing or using this website, you agree to these Terms. If you do not agree, please do not use this site.

Scope of These Terms

These Terms of Use apply **only to the public portions of our website**. Use of **online banking, mobile banking, bill pay, mobile deposit, and other secure digital services** is governed by **separate agreements, disclosures, and terms**, which you must accept before accessing those services.

Permitted Use

This website is intended for informational purposes and lawful use only. You agree not to:

- Attempt unauthorized access to systems or data
- Disrupt or interfere with website functionality or security
- Use the site in a way that violates applicable laws or regulations

We reserve the right to restrict or terminate access to the website for misuse.

Information Accuracy & Availability

While we make reasonable efforts to ensure information on this website is accurate and current, content may include errors, omissions, or outdated information. Rates, terms, product descriptions, and availability are **subject to change without notice** and may differ from those offered through secure banking channels.

No Warranties

This website and its content are provided “as is” and “as available.” The Credit Union makes no warranties, express or implied, regarding website availability, functionality, or accuracy,

including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement.

Limitation of Liability

To the fullest extent permitted by law, Kaskaskia Valley Community Credit Union shall not be liable for any damages arising from or related to the use or inability to use this website, including indirect, incidental, consequential, or punitive damages.

Online & Mobile Banking Services

Access to secure services such as online banking, mobile banking, bill payment, account transfers, and mobile deposit is subject to:

- Separate enrollment
- Authentication requirements
- Applicable agreements and disclosures

Your use of those services constitutes acceptance of their specific terms, security procedures, and liability provisions, which supersede these Terms where applicable.

Third-Party Links

This website may include links to third-party websites for convenience. The Credit Union does not control or endorse third-party content and is not responsible for their availability, security, or privacy practices. Access to third-party sites is at your own risk.

Intellectual Property

All website content—including text, graphics, logos, images, and layout—is owned by or licensed to Kaskaskia Valley Community Credit Union and is protected by applicable intellectual property laws. Content may not be reproduced or distributed without prior written permission, except for personal, non-commercial use.

Privacy & Security

Use of this website is subject to our **Privacy Policy** and **Security practices**, which explain how we collect, use, and safeguard information. We encourage members to review those policies regularly.

Changes to Terms

We may update these Terms of Use at any time. Changes become effective when posted on this website. Continued use of the site after changes are posted constitutes acceptance of the revised Terms.

Governing Law

These Terms of Use are governed by the laws of the State of Illinois, without regard to conflict of law principles.

Contact Information

If you have questions about these Terms of Use or our digital services, please contact:

Kaskaskia Valley Community Credit Union

401 S Poplar St, Centralia, IL 62801

618-533-6681