

Website Terms, Conditions, and Rules

1. Introduction

CU Mortgage Express chooses how it shares your personal information. Federal law gives customers, applicants, and members the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information.

2. Revisions/Updates

CU Mortgage Express may at any time revise these Rules at CU Mortgage Express's sole discretion by updating this posting without separate notice to you. You are bound by such revisions and should therefore visit this page to review the current Rules from time to time.

3. Content and Materials

This policy is intended to include our website, and all content and material placed upon or accessible via our website.

4. Information Collected

a. What

i. We use the IP addresses of applicants to help diagnose problems with our server and to administrate the website.

ii. We use cookies to keep track of website analytics and/or lead management information. We may also use additional technologies, such as pixel tags or web beacons, in order to measure the effectiveness of advertising, determine viewing and response rates, or moderating advertisements to applicants and potential applicants.

iii. Our site uses a contact form in order for applicants to request additional information about our products and services. We collect applicant contact information, such as email address, phone number, or mailing address, in order to send products, information, or offers.

b. Where

i. Our website is controlled and operated by us from the United States, and is not intended to subject us to the laws of jurisdiction of any state, country, or territory other than those of the United States.

ii. Applicant information may be stored or processed in any country in which we engage service providers, and, by using our website, users consent to the transfer of information to countries outside their country of residence, including the United States (*only if applicable, we need to verify with our vendors*), which may have different data protection rules from those in users' country. In certain circumstances, courts, law enforcement agencies, regulatory agencies, or security authorities may be entitled to access applicant information.

c. Why

i. We may use applicant email addresses, phone numbers, or mailing addresses to communicate with applicant about services.

ii. We may use any information applicants provide or that we collect to provide, maintain, protect, and improve our services.

iii. We additionally use applicant information in providing our services, such as opening an account, making deposits, or paying bills, and to offer products.

d. Who

i. We do not sell, trade, or otherwise transfer to outside parties any personally identifiable information provided by applicants. This does NOT include trusted third parties who assist us in operating our website, conducting normal business, or providing other services to applicants, so

long as those parties agree to keep such information confidential. We may provide applicant information as permitted or required by law for purposes including response to legal process.

5. Security

a. Online Security

i. We use security methods to protect against the loss, misuse, and alteration of information under our control that comply with all applicable Federal and state laws. These measures may include access controls, device safeguards, secured files and buildings, or third-party security providers.

b. Email Communications

i. We reserve the right to require authentication of emails or other electronic communications. We recommend members do the same.

ii. Please do not submit sensitive personal information (*such as account numbers or social security numbers*) via unsecured electronic communication or website contact forms.

c. Children's Privacy

i. This website is not directed to children under the age of thirteen, and we request that all visitors to this site under the age of thirteen not provide any personally identifiable information through or on our website. We do not knowingly collect information from children under the age of thirteen without parental consent.

6. Third Party Websites

a. Our website may contain links to third party websites or applications, and third-party websites or applications may link to our website. These third-party websites and applications are not a part of our website. We are not responsible for the content or availability of any linked websites.

b. Please be advised that we do not represent either the third party or the member, should a member enter into any transaction with a third-party.

c. We are not responsible for any losses or damages in connection with the information, security, content, or accuracy of any materials contained on or in third party websites or applications.

d. WE DO NOT USE ANY THIRD-PARTY WEBSITE TO SOLICIT OR COLLECT PERSONAL INFORMATION. Posting of personal information on such websites is done at your own risk. We suggest members review the privacy policies of all websites before using them and adjusting privacy settings accordingly.

7. Social Media

a. We welcome comments from the public and our members, and appreciate participation in this forum. Please remember that all conversations taking place on social media should be courteous and appropriate.

b. We reserve the right to delete any comments, at any time, for any reason, including but not limited to:

i. Violent, vulgar, obscene, profane, hateful, sexist, racist, or other similarly inappropriate or unlawful comments.

ii. Threats or defamation against any person or organization.

iii. Violations of the privacy of another individual.

iv. Solicitations, advertisements, or endorsements of products other than our own.

v. Suggesting or encouraging illegal activity.

vi. Posting of any personally identifiable information.

vii. Repetitive posts.

8. Copyrights & Trademarks

- a. Please presume that everything on this website is copyrighted unless specifically otherwise noted, and may not be used without our express written consent.
- b. Images of people or places displayed on this website are either our property, or used with permission of the owner. Use of these images is prohibited without our express written permission.
- c. All trademarks, logos, and service marks displayed on our website are property of their respective owners and are used with permission.
- d. Nothing contained on this website should be construed as granting by implication or otherwise, any license or right to use any trademark displayed on this website without our written permission or that of the applicable owner.

9. Opt-Out

- a. At any time, members may opt-out of receiving future mailings and communication. Applicants may request that we delete any of the information collected from them, with the exception of information required to be maintained for our regulators or by federal law.
- b. To opt out, please call us directly or use the 'opt out' button in any of our emails call (855) 340-2467 or email: optout@cumortgagexpress.com

10. Warranty

- a. EXCEPT AS PROHIBITED BY APPLICABLE LAW, THE INFORMATION, PRODUCTS, SERVICES, AND MATERIALS CONTAINED ON THIS WEBSITE, INCLUDING TEXT, GRAPHICS, LINKS, OR ALL OTHER ITEMS ARE PROVIDED "AS IS". WE DO NOT WARRANT THE ACCURACY OF THE INFORMATION, PRODUCTS, SERVICES, OR MATERIALS AND EXPRESSLY DISCLAIM LIABILITY FOR ERRORS AND OMISSIONS IN THIS INFORMATION, PRODUCTS, SERVICES, OR MATERIALS. NO WARRANTY OF ANY KIND, IMPLIED, EXPRESS, OR STATUTORY IS GIVEN IN CONJUNCTION WITH USE OF THIS WEBSITE.
- b. SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL WE BE LIABLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOSSES, OR EXPENSES ARISING FROM (1) ANY CONNECTION WITH THIS WEBSITE OR ITS USE; (2) THE INABILITY TO USE THIS WEBSITE BY ANY PARTY; (3) INCOMPATIBILITY BETWEEN THIS WEBSITE AND ANY FILES, BROWSERS, OR OTHER ACCESSIBILITY PROGRAMS; (4) ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY, INACCURACY, OR OTHER TECHNOLOGICAL FAULT IN THE USE OF THIS WEBSITE.

11. Disclaimers

- a. This website is designed for general informational purposes and does not constitute legal, tax, or accounting advice.