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## **Alterna Savings Online Access Agreement**

By accessing Alterna Savings and Credit Union Limited's ("Alterna") website or application, or by using the Services as described below, the member ("you") agrees to the following terms and conditions. If the member does not agree this Agreement, the member is at liberty to refrain from accessing the website or application and from using the Services.

### **1. Definitions**

#### **"Alterna Debit Card"**

refers to a card that Alterna may issue to you with a unique card number, which may be used with your Personal Identification Number (PIN) to access your account through an automated banking machine (ABM) or point-of-sale (POS) terminal;

#### **"Access Terminal"**

means any device used to access any of the member's Accounts including, without limitation, an automated teller machine, a computer, a portable hand-held device, or a telephone including any form of mobile telephone;

#### **"Account"**

refers to any account of the member with Alterna and includes any account on which the member is a Signing Authority;

#### **"Account Agreement"**

means the agreements for the operation of the Account;

#### **"Agreement"**

means this Online Access Agreement;

#### **"Biometric Identifier"**

means a feature that uses client's biometric information such as fingerprints, facial features, or voice that is available (i) on some Equipment allowing client to unlock or otherwise access the Equipment, and that is approved and supported by Alterna; and, (ii) on some Services, allowing you to access such Services;

#### **"Eligible Bill"**

means a bill that is of a class specified by a by-law, a Rule or a standard made under the Canadian Payments Act, and defined therein as an 'eligible bill'. For greater certainty, under this Agreement, an Eligible Bill supporting an Official Image, must be a paper-based Instrument, complete and regular on its face, immediately payable to the member as payee, and be either a cheque, money order, bank draft, or credit union official cheque, denominated in Canadian Dollars and drawn on a financial institution domiciled in Canada, if applicable. For the purposes of this Agreement, third party instruments that were either delivered to the member with the payee in blank and endorsed over to the member and post-dated Instruments shall not qualify as Eligible Bills. Further, any Instrument that has been in any way transferred to the member from anyone other than the drawer, endorsed over to the member, or altered after being drawn shall not qualify as an Eligible Bill;

#### **"E-Transfer Answer"**

refers to the word or phrase created by the sender of a money transfer and used by the recipient to claim or decline the money transfer using Interac® e-Transfer Services;

#### **"E-Transfer Contact Information"**

refers to the electronic contact information, including without limitation an email address or telephone number, used in sending and receiving of a money transfer using Interac® e-Transfer Services;

**“E-Transfer Notice”**

refers to the electronic notice sent to the recipient of a money transfer, when such money transfer is sent using Interac e-Transfer® Services. The e-Transfer Notice may be read by using an Access Terminal;

**“Equipment”**

refers to the equipment, such as a personal computer or mobile device, which when used in combination with the Password, provides access to the Services

**“Instrument”**

means a cheque, promissory note, bill of exchange, order for payment, securities, cash, coupon, note, clearing item, credit card slip for processing, other negotiable instrument, or item of deposit or withdrawal of a similar nature and its electronic equivalent, including electronic debit instructions;

**“Interac e-Transfer® Services”**

refers to the money transfer service provided by the Interac Association (‘Acxsys Corporation’) that facilitates the sending and receiving of money transfers (using including without limitation email or telephone) to and from participating financial institutions, and/or the Acxsys Corporation payment service, and which is made available to a member as part of the Service;

**“MyReceipts™ Service”**

means the service provided by Alterna that allows a client, using the Equipment authorized by Alterna, to capture, transmit, store, and process receipts, images of a hard copy receipt, and the information set out on same;

**“Official Image”**

means an electronic image of an Eligible Bill, either created in accordance with the provisions of this Agreement or that otherwise complies with the requirements to permit negotiation and clearing of that Eligible Bill in accordance with the by-laws, standards or Rules of the Canadian Payments Association.

**“Password”**

refers to the personal password selected by the member for the member’s use, which, when used with the Equipment, permits access to the Services;

**“Remote Deposit Service”**

means the remote deposit capture service provided by the Alterna that allows the member, using an Access Terminal and/or any other means authorized by Alterna in its sole discretion from time to time, to create, transmit, and receive to the benefit of Alterna an Official Image for deposit to the Account;

**“Rules”**

means the published rules and standards of the Canadian Payments Association as amended from time to time (referred to as “Rule” in singular form).

**“Services”**

refers to all services available through the use of the Password in combination with the Equipment, currently known as Alterna Online Banking;

**Services are as listed below but not limited to:**

- Chequing and Savings Accounts (Canadian and US Dollar)
- Credit Facilities (Loans, Line of Credits, Mortgages, Overdraft)
- Term Deposits
- eStatements, Cheque Images, Bill Payments, Transfers, e-Transfers, Me-to-Me Transfers, Alerts, Mobile Banking services, Deposit Anywhere;

**“Signing Authority”**

refers to any person authorized to sign on an Account;

**“Transaction”**

refers to any transaction performed using any of the Services;

**2. Use of Services**

The member may use the Services to access any authorized Account and to conduct Transactions as may be permitted with respect to any such Account. When using the Services, the member will not be permitted to transfer

funds out of any Account on which more than one signature is required to authorize a Transaction, unless prior authorization is received in writing from all Signing Authorities. The member agrees to follow the instructions of Alterna in effect from time to time with respect to the use of the Services.

When a Password is used to conduct any Transaction, the authorization given at the time of the Transaction will be treated as if it was given by the member in person and in writing, and the member agrees to be bound by each such Transaction. The member irrevocably authorizes and directs Alterna to debit or credit, as the case may be, the amount of any Transaction to the Account or Accounts designated at the time of the Transaction, in accordance with Alterna normal practices. Alterna practices respecting the debiting or crediting of any Transaction under any of the Services may be revised from time to time with or without notice to the member.

The member agrees not to conduct or try to conduct any Transaction that would result in a negative balance in any Account or would exceed the unused balance of any line of credit, if available. The member will indemnify Alterna for all liability or loss arising out of any such Transaction.

The member agrees to maintain appropriate security controls and procedures to prevent and detect thefts of Instruments, or losses due to fraud or forgery involving Instruments, or fraudulent or unauthorized Transactions. The member further agrees to diligently supervise and monitor the conduct and work of all agents having any role in the preparation of the member's Instruments, the member's reconciliation of the statement of account for the Account, or other banking functions.

### **3. Limitations**

The member agrees that the Services will be available only on an "as is" and "as available" basis.

Alterna offers the Services in order to improve the accessibility of Alterna to its members. However, the provision of Services is dependent in part on communication lines and other third party equipment and services. The member agrees Alterna will not be liable for any delay, loss, damage (direct, indirect or consequential) or inconvenience whatsoever caused by or arising from the provision of or failure to provide Services or the malfunction or failure to operate any software or equipment for any reason whatsoever. In no event will Alterna be liable for any personal injury, or property damage or any loss of business or profit or other indirect or consequential damages whatsoever.

### **4. Confidentiality of Password and e-Transfer Answers**

The Password is for the member's use alone and may not be assigned or transferred. The member agrees to keep the Password confidential and not to disclose it to any person other than to a Signing Authority on an Account. Alterna is not responsible for unauthorized access to accounts online or losses that occur as a result of you voluntarily disclosing your passwords, or the careless or improper handling, storing or disclosure by you of this information. The member acknowledges the Password must be unique and not easily guessed or obtained by others, including not using the member's date of birth, name, telephone number, social insurance number, the name of anyone in the member's family or sequential numbers such as "1234". The member must not select a Password that is the same as any personal identification number (PIN) that the member uses with an ABM card or credit card issued to the member.

For security reasons, Alterna recommends that each member change their Password on a regular basis, such as every 90 to 120 days. The member acknowledges that if the Password becomes known to anyone, confidential information about the member's Account may be accessed and Transactions conducted. Alterna will not be responsible for unauthorized Transactions in circumstances in which the member has failed to keep the Password confidential or has failed to follow the instructions contained in this Section 4.

The provisions of this Section 4 apply as well, with the necessary modifications, to e-Transfer Answers.

### **5. Transaction Verification and Records**

All Transactions are subject to verification and acceptance by Alterna, and if not accepted will be reversed from the Account. Verification may take place on a date later than the date the member authorized the Transaction, which may affect the Transaction date.

Alterna records of each Transaction, and Alterna accounting records, will be deemed to be correct, and will be conclusive and binding upon the member. Any record of a Transaction generated by the Services will be for the member's convenience only. If the member believes that Alterna records contain an error or omission, the member must give written notice of the suspected error or omission to Alterna as soon as discovered or at latest 30 days from receipt of any statement or record containing such error or omission.

If Alterna does make an error or omission for any reason, with respect to the recording of any Transaction, the liability of Alterna, if any, will be limited to the amount of the error or omission in recording, plus any applicable service charges that may have been charged to the member by Alterna. Specifically, the member agrees that Alterna will not be liable for any other loss, or any loss of business or profit or any other damage (direct or indirect or consequential) or delay or inconvenience whatsoever caused by or arising from any such error or omission.

## **6. Service Fees**

Alterna will establish service fees for use of the Services and/or for conducting Transactions and may change these service fees from time to time. The member authorizes Alterna to deduct any applicable service fees from any Account. The member acknowledges that the service fees established by Alterna for use of the Services and/or for conducting Transactions may be in addition to the fees or charges of third party service providers whose services are made available as part of the Services and Alterna is also authorized to deduct those service fees or charges from any Account if required to do so by the third party service provider as a condition of making that service available.

The current schedule of fees in effect from time to time, is available on Alterna's website at [www.alterna.ca](http://www.alterna.ca) and can also be obtained at an Alterna branch. The member authorizes Alterna to deduct any applicable service fees from any Account. The member acknowledges that the service fees established by Alterna for use of the Services and/or for conducting Transactions may be in addition to the fees or charges of third party service providers whose services are made available as part of the Services and Alterna is also authorized to deduct those service fees or charges from any Account if required to do so by the third party service provider as a condition of making that service available.

## **7. Transaction Processing**

When the Password is used to conduct a Transaction by accessing the Services, the member may not revoke or stop any such Transaction once the Transaction request has been processed.

## **8. Member's Liability**

The member agrees to notify Alterna immediately if the member becomes aware of unusual, suspicious or fraudulent activity on any Account, a mobile device used to conduct banking with Alterna is lost or stolen, or if the Password becomes known to anyone other than the member or a Signing Authority on the Account. The member will be (a) responsible and liable for compliance with this Agreement, and (b) liable for all Transactions concluded using the Services. Notwithstanding the foregoing, the member will not be liable for unauthorized Transactions that occur after the member has notified Alterna that the member's online, mobile or telephone banking has been compromised or that the Password has become known to someone else, provided Alterna is able to confirm the date and time of the report and the clarity of the information provided in the member's notification.

## **9. Termination**

Alterna may, at any time without notice, withdraw permission to use any of the Services, or cancel or alter any of the Services without being liable for any loss resulting from such action. The termination of Services for any reason will not relieve the member of any obligations under this Agreement with respect to the Services. Alterna may terminate this Agreement at any time by giving notice to its users.

## **10. Changes to Agreement**

Alterna may change elements of this Agreement at any time by giving notice to members, including but not limited to:

1. Definitions
2. Use of Services
3. Limitations
4. Confidentiality of Password and e-Transfer Answers
5. Transaction Verification and Records
6. Service Fees
7. Transaction Processing
8. Client's Liability
9. Termination
10. Changes to Agreement

11. Changes to the Services
12. Other Agreements
13. Mobile Banking
14. Execution
15. General
16. Bill Payment
17. Transfers to another Canadian Financial Institution service
18. Interac® e-Transfer Services
19. MyReceipts™ Service
20. Remote Deposits

Alterna will notify members of a change to this Agreement by following the notification of change provisions of the member's account opening agreement. The member's continued use of the Services after the notice is sent means that the member agrees to and accepts this Agreement as amended. If the member does not agree to a change in this Agreement, they are at liberty to refrain from using the Services; however, any use of the Services after the posting of a notice will bind the member to the amended terms of this Agreement.

#### **11. Changes to the Services**

The member understands that Alterna may, without advance notice, add, remove or change any part or feature of the Services or the website at any time.

#### **12. Other Agreements**

The terms and conditions of any agreements between the member and Alterna regarding any Accounts shall remain in full force and effect and shall apply to each Transaction, except as expressly modified by the terms of this Agreement. If there is a conflict between any provision of any of these other agreements and this Agreement, this Agreement will prevail.

#### **13. Mobile Banking**

The member acknowledges that access to the Services through Mobile Banking or through an Electronic Device that restricts the amount of content available to be viewed may not have all of the features, functionality, information or content available through other websites, and the member agrees that regular access to the Services should be through a website that does not have any such restrictions.

#### **14. Execution**

This Agreement may be executed electronically after notice of this Agreement has been posted on our website, alterna.ca. Use of Services shall be deemed to be acceptance of the terms and conditions hereof as of the date of first use.

#### **15. General**

If the member is the joint holder of an Account, then each joint holder of that Account will be jointly and severally liable for all Transactions conducted using the Services with respect to that Account.

#### **16. Bill Payment**

A member can only make a bill payment from Accounts that are available via the Services for this purpose. If a member gives an instruction, including a future-dated instruction, to make a bill payment from an Account, the member acknowledges that although funds will be withdrawn from their Account on the date they instruct, the biller may not receive the bill payment amount on the date the funds were withdrawn. It is the member's sole responsibility to ensure that their bill payments are requested so that there is sufficient time prior to their due date to be processed by Alterna and by the biller.

Alterna is not responsible for any disputes a member may have with a biller including if that biller (i) does not credit the member for a bill payment for whatever reason, (ii) charges the member fees, interest, or penalties, or (iii) does not supply goods or services purchased or the goods or services are not suitable.

The member must make sure that all information Alterna requires (including, but not always limited to, account numbers and payee names) to complete any bill payment instruction is accurate. Alterna may, without notice, update such payee information if that biller tells Alterna of a change or if Alterna deem it to be necessary. Alterna may, without notice, decline or refuse to act on an instruction given or purported to be given by a member, including if Alterna believe that a member or the recipient of any bill payment or any transfer utilizing Interac® e-Transfer Services is engaging in fraudulent, unlawful or improper activity, or that an error or mistake has occurred.

#### **17. Transfers - To another Canadian Financial Institution service**

Should the member decide to make use of the Transfers - To another Canadian financial institution service, he/she will accept that the required account information is automatically made available to a third party processor for the purpose of processing transfers.

#### **18. Interac e-Transfer® Services**

Should the member decide to make use of Interac e-Transfer® Services, the member acknowledges and agrees that:

1. the Account will be debited as soon as the member initiates a transfer and Alterna may hold the transfer amount until the recipient successfully claims the transfer or the transfer is cancelled. Alterna has no obligation to and will not pay interest on the transfer amount. To the extent permitted at law, Alterna is deemed to have a security interest in the transfer amount from the time the Account is debited until the recipient successfully claims the transfer or the transfer is cancelled;
2. transfers sent and received through the Interac e-Transfer® Service are subject to number and dollar limits that may change from time to time without prior notice to the member;
3. as the sender, the member will create an effective e-Transfer Answer that is known only to the member and the intended recipient;
4. as the sender, the member will keep the e-Transfer Answer confidential and will not disclose it or share it with anyone but the intended recipient;
5. as the sender, the member will not use email or any optional message that may accompany the transfer to send the recipient the e-Transfer Answer;
6. Alterna, the other participating financial institution, and Interac® ('Acxsys Corporation') or Acxsys Corporation's agents are entitled to pay the transfer amount to anyone who, using the Interac e-Transfer® Service, claims to be the recipient and successfully provides the e-Transfer Answer;
7. as the recipient, the member will not disclose the e-Transfer Answer except as required to claim or decline the transfer;
8. without limiting the generality of Section 4, Alterna will not be liable for losses or damages incurred as a result of a person other than the intended recipient guessing or otherwise obtaining the e-Transfer Answer;
9. without limiting the generality of Section 3, Alterna will not be liable for any cost, expense, loss, damage, or inconvenience of any nature or kind whatsoever arising as a result of a delay in processing a transfer or for transfers claimed by someone other than the intended recipient;
10. Alterna will not be responsible or liable for any losses or damages incurred as a result of funds held and/or limits set by Alterna, Acxsys Corporation, or a participating financial institution;
11. The member will not use Interac e-Transfers® for any purpose that is unlawful, fraudulent or contrary to the terms set out in this agreement;
12. The member will not attempt to impersonate any person or misrepresent his or her identity for the purpose of sending or receiving transfers through the Interac e-Transfer® Service; and
13. The member is responsible for reviewing the status of any e-Transfer he or she sends using the e-Transfer Service by checking his/her payment history in Online Banking.

#### **19. MyReceipts™ Service**

Should the member decide to make use of the MyReceipts™ Service, the member acknowledges and agrees that:

1. The MyReceipts™ Service may require access to the camera functionality of the member's mobile device/Equipment in order to capture images of receipts ("Receipt Images") for upload. The member must enable such access to upload Receipt Images.
2. The member will keep all original receipts they require, whether received from a merchant in paper or electronic format, as merchants may not accept a receipt stored in the MyReceipts™ Service as proof of payment. Alterna will

not be responsible if a merchant does not accept as proof of purchase any receipt stored in the MyReceipts™ Service.

3. The member will regularly export their receipts from the MyReceipts™ Service in order to maintain personal records.

4. By choosing to register for the MyReceipts™ Service, the member consents to the collection, use and disclosure of the client's personal information by Alterna, including information contained in the receipts (the "MyReceipts™ Data"), for the purposes of providing them with the MyReceipts™ Service, and any improvements to it, as well as for the purposes further described in the Alterna Privacy Policy which may be obtained at [www.alterna.ca](http://www.alterna.ca) or by contacting us at 1.877.560.0100. By using the MyReceipts™ Service the member acknowledges having read and agreed to the Alterna Privacy Policy.

5. Alterna uses a third party service provider in relation to the MyReceipts™ Service and such third party provider will also have access to the MyReceipts™ Data in order to provide the MyReceipts™ Service. To best protect the member's privacy, the member must NOT upload receipts to the MyReceipts Service that contain sensitive personal information, including passport, driver's licence or social insurance numbers, date of birth, health information or sensitive financial information.

6. MyReceipts™ Service is provided on an as-is basis, and Alterna makes no warranties as to its features, availability or security. The member assumes all risks associated with any electronic transmissions related to member's use of the MyReceipts™ Service.

7. The email address the member creates is provided by Alterna's third party service provider for the sole purpose of the MyReceipts™ Service and the member may not use it for any other use. For greater certainty, the client will not use the MyReceipts™ Service to receive personal or unsolicited bulk or marketing emails and Alterna may reject Receipt Images or other communications sent to the MyReceipts™ Service that do not comply with these terms and conditions.

8. The member may withdraw from registration of the MyReceipts™ Service at any time by calling the Alterna contact center. Once the client has withdrawn registration from the MyReceipts™ Service, the client will no longer have access to the MyReceipts™ Service or receipts that were previously stored and the client's receipts will be deleted.

## **20. Remote Deposits**

Should the member decide to make use of the Remote Deposit Service, the member acknowledges and agrees that:

1. solely for the Remote Deposit Service, Alterna appoints the member as its agent, to act on behalf of Alterna in the creation and transmission of an Official Image to Alterna, and any other related duties that may be required by Alterna, all in accordance with the Rules and applicable legislation governing Instruments. In this context, transmission to and receipt by Alterna of the Official Image will have the same effect as if the Instrument was delivered to a branch of Alterna for negotiation and clearing. The member acknowledges and agrees that this role as agent cannot be further delegated by the member. Further, the member acknowledges and agrees that the member shall be personally responsible and liable for:
  - (A) ensuring that all Official Images created and transmitted are of good quality and fully and accurately capture all material details of the Eligible Bill;
  - (B) maintaining adequate safeguards and procedures for the preservation of originals of all Eligible Bills transmitted as Official Images; and
  - (C) verifying that deposits expected to be made to the Account reconcile with dates and amounts applicable to transmissions made using the Remote Deposit Service and for providing immediate notice to Alterna of any errors, omissions, irregularities, or concerns about suspicions of fraudulent Instruments or compromise of the security applicable to the use of the Remote Deposit Service;
2. Alterna may, upon receipt of what reasonably appears to qualify as an Official Image, treat such as an Official Image and, as if it were an original of an Instrument received at a branch of Alterna, subject to the Account Agreement and any policies of the Alterna governing Instruments;
3. the creation of an Official Image will be done using a method authorized by Alterna, in its sole discretion, from time to time. Further, the member agrees to take all proper and necessary precautions to prevent any other person from purporting to create or transmit an Official Image to the credit of the member's Account;
4. nothing in this Agreement obliges Alterna to accept for deposit any item whether it is or purports to be an Official Image. Alterna shall not purport to create or transmit an Official Image of any item that does not qualify as an Eligible Bill or any item that is post-dated, stale-dated, received by the member from anyone other than the drawer of that item, or that is in any way altered. If the member has any suspicions or concerns about the authenticity, validity, negotiability, or chain of title to any item purporting to be an Eligible Bill, then the member

shall not seek to use the Remote Deposit Service for negotiation or collection of that item, but will instead bring the original of that item to the counter of the branch of Account, identify the specific concerns to Alterna, and fully disclose all material facts known by the member relating to that item and fully cooperate with any inquiry or investigation of the concerns;

5. under the Remote Deposit Service, Eligible Bills are restricted to those Instruments in Canadian dollars, drawn on a financial institution domiciled in Canada, as and if applicable, in the sole discretion of Alterna from time to time. The member shall not seek to use the Remote Deposit Service to deposit any Instrument into an Account different than the currency denominated on the Instrument. Canadian dollar Instruments shall only be deposited to a Canadian dollar Account;
6. Official Images received through the Remote Deposit Service are subject to number and dollar limits that may change from time to time without prior notice to the member;
7. any Transaction made on any day or at any time during which Alterna is not open for business, maybe credited to the Account on the next business day of Alterna;
8. once an Official Image of an Eligible Bill has been transmitted to Alterna through the Remote Deposit Service, no further Official Images of that Eligible Bill will be created or transmitted through the Remote Deposit Service (or any other similar service) unless the member is requested to do so by Alterna in writing. Further, the member agrees to make no further use of the original of an imaged Eligible Bill, and shall safely retain possession of the original of the Eligible Bill without further negotiation, transfer, or delivery to any other person or holder. In addition to all obligations and responsibilities either set forth in this Agreement or elsewhere, the member agrees to indemnify and hold Alterna and its service providers and all of their connected parties, including, without limitation, their respective agents, directors, officers, employees, affiliates, and licensees (collectively, the "Indemnified Parties") harmless from and against any and all liabilities and costs, including, without limitation, reasonable legal fees and expenses incurred by the Indemnified Parties in connection with any claim or demand arising out of or connected to the member's use of the Remote Deposit Service or duplicate negotiation of items that were at any time presented as Official Images of Eligible Bills. The member must assist and cooperate as fully as reasonably required by the Indemnified Parties in the defence of any such claim or demand. The disclaimers, liability exclusions, liability limitations, and indemnity provisions in this Agreement survive indefinitely after the termination of this Agreement and apply to the extent permitted by law. Without limiting the foregoing, the member will indemnify and save the Indemnified Parties harmless from and against all liability, costs, loss, expenses, and damages, including direct, indirect, and consequential incurred by the Indemnified Parties as a result of any breach of this Agreement, or any claims arising from or relating to misuse of Official Images or items purporting to be Official Images, or negotiation of Eligible Bills where an Official Image has also been transmitted for collection;
9. on transmission of an Official Image of an Eligible Bill to Alterna, the member is responsible for immediately marking the face of the Eligible Bill with a blatant notation or mark that prevents renegotiation of the Eligible Bill and indicates that the Eligible Bill has been imaged and transmitted, taking care not to obliterate any material particulars of that Eligible Bill. (For example: this can be done by writing "void" or "paid" or placing a diagonal stroke across the face of the item with a pencil, pen, or brightly colored highlighter.) For a period of 120 days after transmission of the Official Image to Alterna, or such shorter period as stipulated by Alterna in writing, the member shall retain and produce to Alterna on written request the original of all imaged Eligible Bills, if the member receives a written request to retain or produce, the member will comply with the written request, and shall, if requested, produce, by delivering to Alterna, the original of all specified Eligible Bills within 5 business days of such request. If the member fails to comply with the written request made pursuant to this provision, then Alterna can place a hold on or reverse any credit made to the Account in relation to those specified Eligible Bills, even if such creates an overdraft on the Account. If no written request is received within that time, then 120 calendar days after an Official Image has been transmitted to Alterna through the Remote Deposit Service or such shorter period as stipulated Alterna in writing, and provided that the member has verified a credit to the Account that reconciles to the Official Image transmitted, the member agrees to immediately proceed with destruction of the original of the Eligible Bill. Destruction methods include shredding, pulping, burning, or any other means that ensures that the original Instrument cannot be reused;
10. the member is responsible for any and all costs associated with obtaining a replacement Instrument in the event that Alterna requests that the member re-transmit an Official Image in accordance with 8 above, and the original Instrument was destroyed in accordance with 9 above or otherwise lost;
11. in Alterna's sole discretion, electronic notices for purposes related to the Remote Deposit Service may be generated and sent to the member after the member uses the Remote Deposit Service to transmit an Official Image, including to advise the member of the receipt by Alterna of an Official Image. To receive such electronic notices, the member must provide the applicable contact information required by Alterna;
12. an electronic notice, if any, sent in connection with the Remote Deposit Service is for information purposes only and is no guarantee that the Official Image will be accepted by Alterna or that the Account will be credited;



13. Alterna reserves the right to remove the Remote Deposit Service from the member's Access Terminal at any time and without notice and at Alterna's sole discretion; and
14. Alterna will not be liable for any cost, expense, loss, damage, or inconvenience of any nature or kind whatsoever arising as a result of use of the Remote Deposit Service, including, but not limited to, a delay in processing a Transaction or Alterna requiring the member to obtain another Instrument.

Alterna Savings and Credit Union Limited operates as Alterna Savings. Alterna Savings is a local credit union and a member of the Financial Services Regulatory Authority of Ontario (FSRA).