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The Cooperative Choice Network Credit Union Web Site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of the Cooperative Choice Network Credit Union Web Site constitutes your agreement to all such terms, conditions, and notices.

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Termination/Access Restriction: Cooperative Choice Network Credit Union reserves the right, at its sole discretion, to terminate your access to the Cooperative Choice Network Credit Union Site/Services and the related services or any portion thereof at any time, without notice. Cooperative Choice Network Credit Union may also terminate or suspend your access to Cooperative Choice Network Credit Union Site/Service(s) for inactivity, which is defined as failing to log into a particular service for an extended period of time, as determined by Cooperative Choice Network Credit Union. Upon termination of the Cooperative Choice Network Credit Union Site/Service, your right to use the Cooperative Choice Network Credit Union

Site/Service immediately ceases. Cooperative Choice Network Credit Union shall have no obligation to maintain any content or to forward any unread or unsent messages to you or any third party.

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Video Terms of Use

As a user of the financial service, I agree to the following terms of use. I will act and engage in a manner that is professional and courteous while on video with representatives from the financial service. I shall not use language or gestures that are intended to harm, threaten, or demean. I understand using such actions can result in a ban from the video platform. When using the system, I will be dressed in such a way that would be consistent with being present in a physical branch. I shall not use this service while driving or operating other heavy machinery, and understand that all risks, injury and harm associated with doing so are my responsibility and NOT responsibility of the financial service.

If multiple parties are involved in a product purchase or service acquisition and signatures are required, I understand that all involved parties must be present.

I understand that it is my responsibility to ensure my surroundings are secure while I engage in the service. This includes but is not limited to securing my environment sufficiently from the possibility of any other individuals or devices, e.g., cell phones, Alexa, etc., from listening, broadcasting or otherwise intercepting, either purposefully or inadvertently, any transaction, information or other activity occurring while the service is in use. I understand that if I agree to the terms of use, and fail to meet the requirements as described above, the representative I am speaking with may terminate our current video session, and I will not be allowed to receive services from the financial service through this channel. The financial service will operate in good faith, and use just cause while evaluating potential abuse, but will not accept any liability from failure to read, understand, or follow the above-mentioned terms.

Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

I understand and agree that Cooperative Choice Network Credit Union may save, record, and/or archive the conversations and messages processed through chat, video, voice, or text.

E-Signature- Electronic Signature Consent

I hereby agree and understand that the signature I draw on the following screen is and will be utilized as a legally binding signature if I accept it and submit it to be used as such.

I consent and agree that my use of a mobile signature pad, keypad, mouse or other device to select an item, button, icon, draw, or similar act/action while using any electronic service provided by INVO; or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure, or condition constitutes my signature, acceptance and agreement as if actually signed in writing. Further, I agree that no certification authority or other third-party verification is necessary to validate my electronic signature; and that the lack of such certification or third-party verification will not in any way affect the enforceability of my signature or resulting contract between myself and CCNCU. I understand and agree that my eSignature executed in conjunction with the electronic submission of my application will be legally binding and such transaction will be considered authorized.

This eSign Disclosure and Consent provides the person(s) giving their consent below with information relating to your electronic receipt of Disclosures and Notices. By providing your consent, you agree that we may send you any and all Disclosures in an electronic form. When we wish to send you Disclosures electronically, we will send a Notice to the email address that you have designated as the e-mail for the receipt of the Disclosures. We reserve right to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

Consent to Electronic Delivery of Disclosures and Notices

By agreeing to the terms and conditions, you consent to the electronic delivery of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such disclosures and documents. You also agree that Cooperative Choice Network Credit Union does not need to provide you with additional paper (non-electronic) copies of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such disclosures and documents, unless you specifically request them. Your consent does not prohibit Cooperative Choice Network Credit Union from providing disclosures and notices in paper form.

Paper Delivery of Disclosures and Notices

Even though you agree to receive electronic delivery, you have the right to receive a paper copy of required disclosures, notices, terms and conditions, other account specific documents, and future changes to such documents. To receive a free paper copy, please request it via the Contact Us information provided below. Please be sure to specify which documents you are requesting.

Withdrawal of Consent to Electronic Disclosures and Notices

You may contact us in any of the ways mentioned in the Contact Us information provided below to withdraw your consent to receive future disclosures, notices, terms and conditions, or other account specific documents electronically. If you withdraw your consent for electronic delivery, all other sections of this agreement, shall remain in force.

Contact Us

Toll Free: 1-800-274-0209

Email: info@ccncu.com

Secure Message: Online Banking at ccncu.com

General Mail: Cooperative Choice Network Credit Union
3927 N University, Suite C.
Peoria, IL 61614

Update Personal Information

In the event you plan to move or perhaps your contact information has changed you can easily update your information through one of the following convenient methods:

1. Online Banking: Simply log in to Online Banking and select the "Profile Settings" option from the settings menu. Update your information accordingly and follow verification steps.

2. Online Banking: Secure Message. Simply log in to Online Banking and select the "Message" option from the profile menu.

3. Contact Us Directly: Call us toll free at 1-800-274-0209. You will be asked a number of questions for security reasons and verification purposes.

4. Visit any one of our branch locations.