

HAPO COMMUNITY CREDIT UNION BUSINESS DIRECT CONNECT FOR QUICKBOOKS TERMS AND CONDITIONS

The Agreement sets forth the terms and conditions specific to HAPO's Direct Connect service. In this agreement the terms "we," "us," and "our" refer to HAPO Community Credit Union. The terms "you" and "your" refer to the business member/account owner, and each Business Administrator or Business User.

When you register for Direct Connect, you have the ability to download your transaction history to the business' QuickBooks Intuit software without the need to log in to the Credit Union's Business Online Banking. It is your responsibility to ensure any Business Administrator or Business User rights are properly added or removed. You are fully responsible for enrolling your administrative users within the Online Banking program and the Direct Connect and QuickBooks applications for managing your account information. You are fully responsible for monitoring and controlling the appropriate account and service access of all users and safeguarding all access codes to your accounts. The Credit Union has no administrative access to your accounts, services or access codes and will not be liable for any claims of losses related to any unauthorized access.

At the present time, you may use the Direct Connect services to:

- Get the latest balances from Online Banking
- Import cleared transactions from Online Banking to QuickBooks

Access as well as any transactions involving your business accounts will be subject to the terms of your **Business Membership and Account Agreement** along with **Business Online Banking Agreement & Disclosures**.

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