

Please read these Terms of Service completely using [montoursvilleareafcu.com](http://montoursvilleareafcu.com) which is owned and operated by Montoursville Area Federal Credit Union. This Agreement documents the legally binding terms and conditions attached to the use of the Site at [montoursvilleareafcu.com](http://montoursvilleareafcu.com). By using or accessing the Site in any way, viewing or browsing the Site, or adding your own content to the Site, you are agreeing to be bound by these Terms of Service.

#### Intellectual Property

The Site and all of its original content are the sole property of Montoursville Area Federal Credit Union and are, as such, fully protected by the appropriate international copyright and other intellectual property rights laws.

#### Termination

Montoursville Area Federal Credit Union reserves the right to terminate your access to the Site, without any advance notice.

#### Links to Other Websites

Our Site does contain a number of links to other websites and online resources that are not owned or controlled by Montoursville Area Federal Credit Union. Montoursville Area Federal Credit Union has no control over, and therefore cannot assume responsibility for, the content or general practices of any of these third party sites and/or services. Therefore, we strongly advise you to read the entire terms and conditions and privacy policy of any site that you visit as a result of following a link that is posted on our site.

#### Governing Law

This Agreement is governed in accordance with the laws of Pennsylvania, United States. Unauthorized access or use of this website is not permitted and may constitute a crime punishable by law.

#### Changes to This Agreement

Montoursville Area Federal Credit Union reserves the right to modify these Terms of Service at any time. Your decision to continue to visit and make use of the Site after such changes have been made constitutes your formal acceptance of the new Terms of Service. Therefore, we ask that you check and review this Agreement for such changes on an occasional basis. Should you not agree to any provision of this Agreement or any changes we make to this Agreement, we ask and advise that you do not use or continue to access the Montoursville Area Federal Credit Union site immediately.

#### Contact Us

If you have any questions about this Agreement, please feel free to contact us at [montoursvilleareafcu@verizon.net](mailto:montoursvilleareafcu@verizon.net)

*This Agreement was last modified on July 10, 2014*