

Finance Center Terms and Conditions

Effective March 15, 2006

Welcome to the Finance Center, a personal financial aggregation service (the "Service") brought to you by Old Hickory Credit Union. This disclosure sets forth the terms and conditions of the "Agreement" between you, the person registering for the Service and Old Hickory Credit Union. Old Hickory Credit Union will provide the Service through third party providers of account aggregation services. In this Agreement, these third party providers are referred to collectively as "Service Providers".

You should read these terms and conditions carefully. It is important that you understand both the benefits and limitations of the Service.

1. Acceptance of Terms and Conditions

When you click on the "I Agree" button below, you agree to accept the terms and conditions of this Agreement. You also acknowledge your responsibility for use of the Service and agree to accept the electronic version of this Agreement. In addition to this Agreement, you will still be subject to all of the existing terms and conditions associated with your accounts at this Institution. If you do not agree to the terms and conditions of this Agreement, select "Cancel" below. If you do not accept the terms and conditions, you will not be entitled to use the Service.

Prior to any material change in this Agreement, we will notify you of the new or revised terms and conditions by sending an email to the address you have provided. We may also notify you of revised terms and conditions through a secure message in our Internet banking service. Email notices and/or secure messages (electronic notices) may include a link where the information can be viewed on our website. Any such electronic notice will be deemed received when emailed or made available to you on our website. If you continue to use our Service after the effective date of such notice, your continued use of the Service constitutes your acceptance of the changes and your agreement to be bound by the amended terms and conditions. If you do not agree to revised terms and conditions, you should discontinue use of the Service.

You should download or print this Agreement for future reference. The most current version will always be available in the Finance Center section of our Web site. You can also request a paper copy from our customer service department by calling 615-847-4043 x 7166 or 800-998-4043 x 7166. In addition, you can request a paper copy through the secure messaging feature within our Internet banking service.

When you use the Service to access and view your accounts with other third parties, you will be subject to the terms and conditions and policies of these third party account providers. Neither this Institution nor its Service Providers make any representations regarding any such third parties, the content of their web sites or the services they offer.

2. Requirements for Use of the Service

In order to access the Service and the required disclosures you must be eighteen (18) years of age or older. You must also have:

- An account with this Financial Institution and be enrolled for Internet banking.
- A computer and Internet browser that can support SSL, 128-bit encryption.
- For security purposes, users should use the most current versions of Internet browsers: Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL. The most current versions will support 128-bit encryption.
- Internet Access.
- An external e-mail address (Note: this is necessary for receiving e-disclosures)
- Access to a printer and/or other storage medium such as a hard drive for downloading information or printing disclosures.

If we revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access the Service, we will give you prior notice of such changes.

3. Description of Service

The Service is a personal financial information management tool that allows users to consolidate and manage their various online accounts. The Service uses proprietary technology to consolidate, organize, and present your online financial account information in one convenient location. The Service allows you to view online accounts at this Institution as well as financial related accounts with other third parties (e.g. other financial institutions, brokerage firms, credit card companies, etc.).

We may add to, modify, or delete any feature of the Service at any time with or without prior notice to you.

4. Enrollment

After acceptance of this Agreement you must complete a short enrollment process. You will be asked to enter your Internet banking passcode with this Institution and you may add other third party accounts for viewing within the Service. You may enter third party account passcodes in the enrollment process or at a later time. The Service will remind you to provide the necessary passcodes to access the third party accounts you have included in the Service. Upon completion of the enrollment process, you can view online accounts at this Institution as well as other accounts with enrolled third parties.

5. Service Charges

The Service is currently provided to you free of any monthly charges or transaction fees. However, this Institution reserves the right to impose fees and charges. We will notify you as set forth in Section 1 if there is ever a charge to you for the Service. You will remain responsible for all other fees and charges that may be imposed by third party account providers, your Internet Service Provider, and/or this Institution.

6. Rules and Responsibilities for Registered Users

You agree to comply with the following rules and responsibilities when you use the Service. If you violate any of these rules, we may terminate use of the Finance Center and/or your account relationship with this Institution.

(A). Provide Accurate Information. You, the end user, agree to provide true, accurate, current and complete information about yourself and your accounts maintained at other web sites and you agree to not misrepresent your identity or your Account Data. You agree to keep your Account Data up-to-date and accurate.

(B). Guard Your Passcode and Access ID. You agree to maintain the confidentiality of your passcode. You are fully responsible for activities that occur using your passcode. You agree to notify us immediately of any unauthorized use of your passcode, access ID, or other breach of security. We recommend that you call us at 615-847-4043 x 7166 or 800-998-4043 x 7166. This Institution and/or its Service Providers may not be liable for any loss incurred as a result of someone else using your passcode to access your account(s). If you permit another person to use the Service or give him or her your passcode, you are responsible for all actions of that person, including transactions initiated on third party account provider websites, even if that person exceeds your authorization.

You may not use anyone else's passcode at any time to access the Service. You should change your account passcodes frequently, especially if you think they may have been compromised. We may require you to change your access ID or passcode(s) if we think it is necessary for security purposes. When you change your passcode information with this Institution and/or with other third party account providers, you will also need to change this information in the Finance Center or service interruptions may occur.

(C). Log-out of each session. In order to help protect your account information from unauthorized access, you should always logout of the Service when each session is complete. Logging-out will help prevent unauthorized persons from using the Service and viewing your account(s).

(D). Maintain and secure your computer. You should routinely scan your computer and diskettes using a reliable virus detection product. Undetected or unrepaired viruses may corrupt and destroy

programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers. You should also utilize a firewall, (hardware and/or software) especially if you have a broadband Internet connection such as DSL or cable modem. You should also periodically update computer operating systems and Internet browsers for critical security related patches.

You are solely responsible for the maintenance, installation, and operation of your computer(s). This financial institution and its service Providers shall not be responsible for any errors, deletions, or failures that occur as a result of any malfunction of your computer or software.

(E). Avoid public computers when accessing your online accounts. The security of public computers (e.g. in a Library, or Internet café) cannot be assured; therefore we strongly recommend that our customers refrain from accessing the Service and other online accounts on a public computer terminal.

(F). Obey the Law. You agree not to use the Service or the Content delivered through the Service in any way that would infringe the rights of others, be fraudulent or violate any laws, statutes, ordinances, or regulations. The Service and/or Content shall not be used for any illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene. You agree not to interfere with or disrupt computer networks connected to the Service, interfere with or disrupt the use of the Service by any other user, access information and content manually by request and not programmatically by macro or other automated means; or use the Service in such a manner as to gain unauthorized entry or access to the computer systems of others.

(G). Do not resell or make commercial use of the Service. Your right to use the Service is personal to you, therefore, you agree not to resell or make any commercial use of the Service.

(H). Proprietary Rights. You are permitted to use content delivered to you through the Service only on the Service. You may not copy, reproduce, distribute, or create derivative works from this content. Further, you agree not to reverse engineer or reverse compile any Service technology, including but not limited to, any Java applets associated with the Service.

(I). Indemnification. Except when caused by intentional misconduct or gross negligence of this Institution or its Service Providers, you agree to protect and fully compensate this Institution, our Service Providers and affiliates from any and all third party claims, liability, damages, expenses, and costs (including, but not limited to, reasonable attorney's fees) caused by or arising from your use of the Service, your violation of this Agreement, or your infringement, or infringement by any other user of your account of any intellectual property or other right of anyone.

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with us in asserting any available defenses. You will not settle any action or claims on our behalf without our prior written consent.

7. Content You Provide

When you enroll for the Service, you are licensing to this Financial Institution and its Service Providers any account information, data, passcodes, materials, or other content (collectively, "Content") you provide through or to the Service. This Institution and its Service Providers may use, modify, display, distribute and create new material using such Content to provide the Service to you. By submitting Content, you automatically agree or promise that the owner of such Content has expressly agreed that, without any particular time limit and without the payment of any fees, this Institution and its Service Providers may use the Content for the purposes set out above.

8. Granting Access to Your Third Party Accounts

You must grant certain rights to this Institution and its Service Providers so that we access your accounts with other third party account providers. By using the Service, you authorize this Financial Institution and its Service Providers to access third party sites designated by you, on your behalf, to retrieve information requested by you.

For all purposes hereof, you hereby grant this Financial Institution and its Service Providers a limited power of attorney, and you hereby appoint this Institution and its Service Providers as your true and

lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for you and in your name, place and stead, in any and all capacities, to access third party sites, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN THIS FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, THIS INSTITUTION AND ITS SERVICE PROVIDERS ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. You agree that third party account providers shall be entitled to rely on the foregoing authorization, agency, and power of attorney granted by you. You understand and agree that the Service is not endorsed or sponsored by any third party account providers accessible through the Service.

9. Service Limitations

We want to make your experience with the Finance Center easy and worthwhile. However, we cannot always foresee or anticipate technical or other difficulties. These difficulties may result in loss of data, personalization settings or other Service interruptions. For this reason, you agree that the Service is provided "AS-IS", without warranties of any kind. We do not assume responsibility for the timeliness, deletion, mis-delivery or failure to store any user data, communications, or personalization settings.

Employees of this Institution and its Service Providers do not have access to your passcodes and therefore cannot view or retrieve your passcodes. Should you forget your passcode at this Institution, you will need to contact our customer service department for a temporary passcode. If you forget third party account passcodes or login information, you will need to contact them directly and then update the Service.

We do not review Content from third party account providers and are not responsible for its completeness or accuracy.

At this time, you cannot use the Finance Center to initiate transactions affecting your accounts, nor can you make inquiries or deliver instructions concerning your accounts. In order to transfer funds and/or make bill payments you will need to navigate to the appropriate sections of our Website and/or the Websites of third party account providers. We assume no responsibility for transactions or activities initiated at third party sites.

The Service is not available for all potential third party account providers.

Third party account providers may make changes to their Websites, with or without notice to us, that may prevent or delay retrieval and presentation of Content from such sites. Also, the Service may not be available for use during maintenance hours of this Institution or third party providers.

The Service collects and "refreshes" your Account Information periodically, usually within 24 hours, based on the particular account provider. You can also use the "refresh" button within the Service to update your account information. Balances shown in the Service reflect the most recent refresh and may not be accurate if a refresh was not successfully completed or the information obtained during the refresh is otherwise not accurate or current. Your most recent and/or pending transactions may not be reflected in account balances. Certain Financial Institution deposit account balances are ledger amounts, all of which may not be currently available for withdrawals or to pay bills. If you see a discrepancy in your account information, and in any case before making any transactions or decisions based on such account information, you should check the refresh date for the account and then login to the appropriate Website to confirm your information is up to date and accurate.

Financial data and other information within the Service are provided for informational purposes only and not intended for trading or transactional purposes. You are solely responsible for your investment decisions. You agree that we are not liable for any errors or delays in the Content, or for any actions taken in reliance thereon.

10. Third Party Services

You agree to exercise caution when browsing the Internet and to use good judgment and discretion when obtaining or transmitting personal information or making purchases on third party sites.

We are not responsible for the privacy policies and security practices of third parties accessible through the Service and/or our Website; nor do we endorse or guarantee the products and services offered by such third parties.

Some third party sites that you visit through the Service may include information or material that may be offensive or inappropriate to some people. This Institution and its Service Providers do NOT endorse or control the Content of any third party site. We do not review the Content of these sites, nor are we responsible for the validity, legality, copyright compliance, or decency of the Content contained in these third party sites.

We retain the right (but not the obligation) in our sole discretion to prevent access to any site from the Finance Center.

All matters concerning third party products and services are solely between you and the third party service provider. We make no warranties or representations, express or implied, whatsoever with regard to third party merchandise or services.

WE WILL NOT HAVE ANY RESPONSIBILITY OR LIABILITY TO YOU FOR ANY DAMAGES, LOSSES, OR INJURIES YOU MAY SUSTAIN THROUGH ANY AUTHORIZED TRANSACTIONS CONDUCTED AT THE WEBSITE OF A THIRD PARTY ACCOUNT Provider. WHEN YOU ACCESS WEBSITES OF THIRD PARTY ACCOUNT ProviderS AND THE SERVICES AVAILABLE ON THEM, YOUR RIGHTS AND OBLIGATIONS WILL BE GOVERNED BY THE THIRD PARTIES' AGREEMENTS AND POLICIES RELATING TO THE USE OF THEIR SERVICES.

11. Privacy Policy

We respect your privacy. All account and passcode information that you provide during registration is considered your confidential (non-public personal information). Neither this Institution, nor its affiliates and/or Service Providers, will exchange or disclose your confidential information with any third party except as necessary to complete a transaction that you request or as necessary to provide you with the Service.

The complete terms of our Privacy Policy are incorporated into and made part of these terms and conditions. You can view our Privacy Policy at www.ohcu.org.

12. Security

Information you provide in connection with the Service will be stored on the secure servers of our Service Providers. Our Service Providers maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your confidential information. Confidential customer information (e.g. your passcode) is encrypted within the database, which is physically protected at a secure, third party site. The Service's database servers are monitored by security personnel twenty-four hours a day. Only authorized personnel can access the database servers and the data center. To learn more about the security of the Service please review the security information available on our website.

The security measures of this Institution and its Service Providers are designed to protect your important confidential information; however, the protection and security of your confidential information is also dependant upon your obligation to protect your access ID and passcode(s). Please refer to Section 6 for additional detail on your responsibilities.

13. Disclaimer of Warranties

We hope you will find the Service to be useful and reliable. However, we cannot make any representations or warranties that you will have continuous or uninterrupted access to the Service or any of its Content or functions, or that any of the functions of the Service will be error-free.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT: YOUR USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS, AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE THROUGH THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THIS INSTITUTION AND ITS SERVICE PROVIDERS EXPRESSLY DISCLAIM ALL

WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS, AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE AND INTELLECTUAL PROPERTY NONINFRINGEMENT.

THIS INSTITUTION AND ITS SERVICE PROVIDERS MAKE NO WARRANTY THAT (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED.

ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT YOUR OWN DISCRETION AND RISK AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM THIS FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

Some jurisdictions do not allow the exclusion of certain warranties. Accordingly, some of the above limitations may not apply to you.

To the extent that any part of this section is not consistent with any other part of these terms, then this section will control.

14. Limitation of Liability

YOU AGREE THAT NEITHER THIS FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS NOR ANY OF THEIR AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY HARMS OR DAMAGES, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF THIS FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (v) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vi) ANY OTHER MATTER RELATING TO THE SERVICE.

Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations may not apply to you

Your liability for unauthorized electronic fund transfers involving your account(s) varies depending upon the precise circumstances of the unauthorized use and your timeliness in reporting an unauthorized transaction, or the loss or theft of an access ID, passcode, PIN, or other access device. You should notify your account holding provider immediately upon the suspected unauthorized use of your login information. Failure to notify the account holding provider within 2 business days of a loss or claim could increase your liability.

15. Remedies of User

Your sole and exclusive remedy for any failure or non-performance of the Service shall be for this Institution and/or its Service Providers to use commercially reasonable efforts to adjust or repair the Service.

You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service or the Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred.

16. Use of Marks, Materials and Suggestions

The names, logos, trademarks, service marks, and all related product and service names, design marks and slogans contained in or accessed with the Service are the property of this Institution, its affiliates, Service Providers, and/or third party account providers. You are not authorized to use the names or marks in any advertising, publicity or in any other commercial manner without prior written consent. You may only use, copy and distribute the materials found on the Service for internal, noncommercial, informational purposes. All copies that you make of the material must bear any copyright, trademark or other proprietary notice that pertains to the material being copied. Except as authorized in this paragraph, you are not being granted a license under any copyright, trademark, patent or other intellectual property right in the material or the products, services, processes or technology described therein. This Institution, its Service Providers and/or any third party owner of such rights retain all such rights.

All product and service marks contained on or associated with the Service that are not our marks are the trademarks of their respective owners.

Any feedback, questions, comments, suggestions, ideas or the like, which you send to us will be treated as being non-confidential and nonproprietary. We will also be free to use any ideas, concepts, know-how or techniques contained in such information for any purpose whatsoever including but not limited to developing, manufacturing and marketing products and services incorporating such information.

17. Amendments, Modifications or Assignment

This Institution reserves the right to amend or modify the terms and conditions at any time. The terms and conditions of this Agreement shall not be changed nor any of this Institution's rights waived unless the Institution agrees in writing or you continue using the Service following receipt of notice of any changes proposed by this Institution.

This Institution may assign the Service, including this Agreement in whole or in part; however, these terms and conditions are personal to you and you may not assign or transfer this Agreement.

18. Electronic Notices and Disclosures

By your consent below, you agree that we may provide you with all disclosures, notices, and other communications about the Finance Center, including this Agreement, our privacy policy, and any future amendments in electronic form. Future notices and disclosures will be provided electronically as discussed in Section 1. You may download or print electronic notices and disclosures from your computer if you have the hardware and software previously described in Section 2.

At your request, we will provide you with a paper copy of any of the above documents without any fee. You do have the right to request paper copies of all notices and disclosures; however, if you request ONLY paper notices and disclosures, you are effectively withdrawing consent to receive electronic disclosures and we may immediately cancel your participation in the Service. To request paper copies of notices contact us at 615-847-4043 x 7166 or 800-998-4043 x 7166, or at www.ohcu.org.

19. Service Changes and Discontinuation

This Institution and its Service Providers reserve the right to change or discontinue, temporarily or permanently, the Service at any time without notice. In order to maintain the security and integrity of the Service, we may also suspend your access to the Service at any time without notice. You agree that this Institution and its Service Providers will not be liable to you or any third party for any modification or discontinuance of the Service.

You may also discontinue or cancel participation in the Service at any time without prior notice. Please keep in mind that extended periods of inactivity by you may also result in discontinuation of the Service. We will attempt to notify you in advance of such discontinuation, but we are not obligated to do so.

You may cancel or discontinue the Service by sending us a secure message through the Internet banking service or by calling us at 615-847-4043 x 7166 or 800-998-4043 x 7166.

For your protection, if you cancel the Service, or any other aggregation service, you should also change your passcodes/login information with your third party account providers.

20. Miscellaneous Terms and Conditions

(A). Entire Agreement. These terms and conditions constitute the entire understanding between you and this Institution about the Service. Should any term or condition be in conflict with your other account agreements, or other documents incorporated herein by reference, this Agreement shall control for the purposes of the Finance Center.

A printed version of these terms and conditions shall be admissible in judicial or administrative proceedings to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in a printed/paper form.

These terms and conditions shall be interpreted according to their fair meaning and shall not be interpreted strictly for or against either party. Headings are for reference only and in no way define, limit, construe, or describe the scope or extent of such section. Our failure to act with respect to a breach by you or others does not waive our right to act with respect to subsequent or similar breaches.

These terms and conditions shall survive cancellation, including, without limitation, provisions related to intellectual property, warranty disclaimers, limitations of liability, indemnification, and the miscellaneous provisions.

(B). Enforceability. If any provision of this Agreement is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with the other provisions remaining in full force and effect.

(C). Choice of Law. The Terms will be construed and interpreted in accordance with the laws of the State of Tennessee, without reference to its conflict-of-laws provisions or your actual state or country of residence.

(D). Jury Trial Waiver. You acknowledge that the right to a trial by jury is a constitutional one, but that it may be waived. You have, after consulting (or having the opportunity to consult) with counsel of your choice, knowingly and voluntarily, and for our mutual benefit, waived any right to trial by jury in the event of litigation regarding the performance or enforceability of, or in any way related to, these terms and conditions.

21. Questions

If you have any questions regarding this Agreement, please Contact Us at 615-847-4043 x 7166 or 800-998-4043 x 7166 or at www.ohcu.org.

If you have specific questions about your account(s), please contact us via telephone or through our secure messaging service. Please do not use unencrypted email to send us any of your personal and confidential account information.