

TERMS, CONDITIONS & RULES

1. **Introduction**

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2. **Rule Revisions**

Florida State Employees Federal Credit Union may at any time revise these Rules in the Credit Union's sole discretion by updating this posting without separate notice to you. You are bound by such revisions and should therefore visit this page to review the current Rules from time to time.

3. **Web Content & Material**

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12. **Governing Law**

These Rules will be governed by and construed under the laws of the State of Florida, U.S.A. Each party to these Rules hereby submits to the exclusive jurisdiction of the courts within the State of Florida, U.S.A., and waives any jurisdictional venue or inconvenient forum objections to such courts.

13. **Waiver**

Any failure by Florida State Employees Federal Credit Union to enforce any of its rights under the Rules or applicable laws shall not constitute a waiver of such right.

14. **Severability**

In the event that any paragraph of these Rules or portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of these Rules shall not be invalid or unenforceable and will continue in full force and effect.

15. **Foreign Export**

The United States and foreign export control laws regulate the export and re-export of technology originating in the United States and such foreign countries. You will abide by these laws and regulations as applicable and will not transfer, directly or indirectly, by electronic transmission or otherwise, any content or software from this site to or from any countries or foreign nationals in violation of such laws or regulations.

16. **Privacy Policy**

Please read Florida State Employees Federal Credit Union's [Privacy Policy](#).

17. E-mail Communications

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that the Credit Union shall have no liability to you whatsoever for any loss, claim or damages arising or in any way related to the Credit Union's response(s) to any e-mail or other electronic communication which the Credit Union in good faith believes you have submitted to the Credit Union. Florida State Employees Federal Credit Union has no duty to investigate the validity of or to verify any e-mail or other electronic communication. The Credit Union may respond to an e-mail communication provided by you to either the address provided with the communication or any other e-mail address(es) provided to the Credit Union by you. Any e-mail returned to the Credit Union as undelivered may be re-sent to you at any other e-mail address that the Credit Union has in your file. Although Florida State Employees Federal Credit Union has no obligation to do so, the Credit Union reserves the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. The Credit Union will have no obligation, liability or responsibility to you or any other person or company if the Credit Union does not act upon or follow any instruction to the Credit Union if a communication cannot be authenticated to the Credit Union's satisfaction.

18. Questions

If you have any questions or comments, please contact us at Florida State Employees Federal Credit Union, **P.O. Box 11003, Pensacola, FL 32524, fsefcu@fsefcu.org or 850-474-1400.**