## Forgot Password Disclosure

You will be provided an initial Frontwave Credit Union Password that will give you access to your Frontwave Credit Union accounts for purposes of Electronic Banking. This password must be changed upon your initial entry to Electronic Banking. Later it may be changed within Electronic Banking by using the options button. We will act on instructions received under your password. For security purposes, it is recommended that you memorize your Frontwave Credit Union Password and do not write it down. To further safeguard your account we recommend that you change your password regularly. You are responsible for keeping your Frontwave Credit Union Password, account numbers and other account data confidential. You agree to keep your Frontwave Credit Union Password and user name needed to access your accounts through Electronic Banking confidential. You agree that if you authorize another person to access Electronic Banking Services on your behalf and with your Frontwave Credit Union Password and/or utilize any of the Electronic Banking features we may rely upon their apparent authority. Unless otherwise restricted by law, you agree to indemnify and hold us harmless for any loss or damage resulting from any person so authorized.

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