



**WAIVER OF PRIVACY FOR ONLINE
MASTERCARD ACCESS AND
INDEMNIFICATION AGREEMENT**

Complete, Print, then Sign and Return via one of the following:

- **Fax:** 303.239.1108 (Please verify the fax number before transmitting. Credit Union of Denver is not liable for forms sent to the incorrect fax number.)
- **Email:** Scan and Send through our [Secure eMessage Portal](#)
- **Mail:** Credit Union of Denver, P.O. Box 261420, Lakewood, CO 80226-9420
- **Drop off:** At any one of our 3 branches

Primary Account Holder Name: _____ Primary Account No. _____
 Credit Card Account No. _____
 Joint Owner Name(s): _____

Under normal circumstances, a joint credit card holder for any credit union credit card account or Home Equity Loan account that is accessible with a credit card, will not have the ability to access deposit and loan account information or perform transactions involving the account(s) of the other joint card holders unless the joint card holders hold ownership of the deposit and/or loan accounts in exactly the same manner. You have requested Credit Union of Denver to either: (a) allow your joint credit card holders online viewing and transactional access to the primary account(s) listed above, and to any subaccounts listed under the above-specified primary account(s), or (b) allow the joint owner(s) on your primary account(s) listed above online viewing and transactional access to your individually held credit card account(s). As a condition of Credit Union of Denver permitting the unrestricted online access to view or perform transactions that you have requested, you expressly waive any right to privacy and authorize your joint credit card holders and/or joint account owners to have unrestricted viewing and transactional access to your account(s). Upon this access being granted, such person(s) will be able to not only view your account information and transaction history, but also to perform any transaction that you could do yourself. Additionally, access will also be enabled without your prior knowledge or consent for any third parties that may incidentally be granted viewing or transaction access by those persons to whom you have granted account access. **Accordingly, great care should be taken prior to granting cross-account access to anyone, and you are advised to only permit cross-account access to those persons that you trust.**

In consideration of Credit Union of Denver enabling the cross-account access that you have requested for your joint credit card holders and/or joint account owners, you unconditionally agree to indemnify and hold Credit Union of Denver harmless from and against any loss, cost, damage or claim resulting from any party viewing your account information or performing transactions on your credit card account(s), deposit account(s) or loan account(s), directly or indirectly as a result of those persons or entities that you have permitted to have access to your accounts. Additionally, you agree to be liable for any transactions performed by those persons to whom you have granted access, and for any transactions performed by any third parties provided access to your accounts directly or indirectly through those persons to whom you have granted access.

_____	_____
Account Owner Signature	Account Owner Signature
Name: _____	Name: _____
Date: _____	Date: _____

For Credit Union Use Only
 Employee Initials: _____ Date Changed: _____