

ONLINE SERVICES AGREEMENT

CIF offers as a free service the option of viewing your Investment Certificate balance(s) and transactions online. This is referred to as "Online Services." The following Online Services Agreement ("Agreement") applies if you choose to enroll in Online Services.

ONLINE SERVICES AGREEMENT - CIF may modify this Agreement at any time with or without notice to you, and such modification will become effective immediately. CIF maintains its online services website site for your information and non-commercial use. The following terms and conditions govern the manner in which CIF will provide Online Services to you regarding your Investment Certificate(s): 1) **OUR CUSTOMER SERVICE INFORMATION** - Our Customer Service is available at 800.995.8574 during the following hours: Monday through Friday 7:30 a.m. CST to 5:00 p.m. CST. After hours, Saturday, and Sunday calls are answered by a voicemail system that will be checked only during normal business hours on the subsequent business day. Mail and other deliveries may be addressed to: Christian Investors Foundation, 901 East 78th Street, PO Box 20759, Minneapolis, Minnesota 55420-1300; 2) **SERVICES** - You authorize CIF to utilize a qualified third-party ("Service Provider") to provide Online Services to you on our behalf; 3) **CARE OF YOUR LOGIN ID AND PASSWORD** - You agree that you will not give your Online Services login ID or password or make them available to any other person. If you believe that your login ID or password have been lost or stolen, you agree to notify CIF IMMEDIATELY at the phone number above at any time during Customer Service hours or send us a message through the Online Services messaging system. We will send you a new login ID or password via first-class mail; 4) **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES** - You agree to CIF's Privacy Notice as disclosed on our website at www.christianinvestors.org; 5) **ACCOUNT INFORMATION** - You may use our Online Services to receive, download, store and print information that is routinely set forth in the display for your Investment Certificates, such as debits and credits made to the Investment Certificates, amounts and item numbers for items drawn on the Investment Certificates, and Investment Certificate balances. CIF uses reasonable methods to provide accurate information through Online Services. However, because of the possibility of human and mechanical error as well as the fact that the information made available to you is furnished through the Service Provider and is subject to change, CIF cannot guarantee the accuracy or completeness of the information provided through Online Services, and CIF expressly disclaims any implied warranty of any kind, including of representation about its accuracy, completeness, or appropriateness or fitness for a particular purpose, and non-infringement. You assume full responsibility for using the information on CIF's online services website, and you understand and agree that CIF is neither responsible nor liable for any claim, loss, or damage resulting from its use. You agree to use CIF's online services website on an "AS IS" and an "AS AVAILABLE" basis. All faults as to satisfactory quality, performance, accuracy and effort remain with you. Please note that some jurisdictions may not allow the exclusion of implied warranties, so some of the above exclusions may not apply to you. You will still receive your usual periodic statements for each investment maintained with CIF. Your statement remains the official record of your Investment Certificate balances and activity. You are responsible for reviewing all statements received by you to verify the accuracy of all information provided in the statement. You are also responsible for promptly notifying CIF of any errors or inaccuracies relating to information contained in, or omitted from, your statements; 6) **ADDITIONAL TERMS AND CONDITIONS** - CIF reserves the right to terminate your use of Online Services, in whole or in part, at any time with or without prior notice. By using Online Services, you agree that you have received, understand and agree to be bound by this Agreement and all the terms and conditions of this Agreement, as well as any amendments or revisions to this Agreement. If you do not agree to be bound by the terms of this Agreement, you understand that you may not utilize CIF's Online Services, and, if you previously have enrolled in Online Services, you must immediately notify CIF to terminate your enrollment in Online Services. Any use of CIF's Online Services by you implies your consent to the terms and conditions set forth in this Agreement and any amendments or revisions thereto for the full duration of your use of Online Services; 7) **LINKS** - Links to non-CIF websites contained on CIF's website pages are offered only as pointers to sources of information on subjects that may be of interest to you. CIF does not control and is not responsible for the content of such external websites. CIF does not guarantee the authenticity of documents at external websites, and links to non-CIF websites do not imply any endorsement of or responsibility for the ideas, opinions, information, products, or services offered at such websites. Use of links to any non-CIF website is solely at your own risk; 8) **NEW SERVICES** - CIF may, from time to time, introduce new services or enhance Online Services. CIF will notify you, by e-mail, first-class mail or through CIF's website, of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the terms and conditions for use of such services as will be communicated to you.

CIF IS NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, BY ONLINE SERVICES, OR BY ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE RELATED TO ONLINE SERVICES. CIF WILL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT OR SOFTWARE OR OF ONLINE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

- I am currently enrolled in Online Services and wish to add the Investment Certificate(s) being purchased by this Subscription Agreement to my Online Services profile.
- I would like to enroll in Online Services for the first time for the Investment Certificate(s) being purchased by this Subscription Agreement.
- I also want to include the other existing CIF Investment Certificates on which I am an authorized signer in my Online Services profile.

My requested user ID is _____ . (Note: the User ID is a user name of your choosing that you will need to use each time you login to Online Services. Please remember the ID you have requested. If the ID you have requested is already in use, we will assign an alternate ID to you. An initial password will be sent to you by first class mail – please allow 3 to 5 business days for receipt. Upon your first login you will be required to create your own password.)

Name of Individual Requesting Online Services Enrollment
(must be an authorized signer on the Investment Certificates)

Signature and Date

Note: If you are requesting Online Services enrollment as an authorized representative of a Trust, Corporation, or Partnership your date of birth, phone number, and personal social security number are also required. Please enter that information here:

Date of Birth ____/____/____; Phone number _____ - _____ - _____; Social Security Number _____ - _____ - _____