



ELECTRONIC CORRESPONDENCE DISCLOSURE AND AGREEMENT

This Electronic Correspondence Disclosure and Agreement is effective between Michigan State University Federal Credit Union ("Credit Union") and you. Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as an MSUFCU or Oakland University Credit Union account owner. MSUFCU and Oakland University Credit Union are trade names of the Credit Union, as identified within the "Trade Names" section of your Membership and Account Agreement.

You agree to accept these terms and conditions and are electing to receive electronic correspondence from us.

- You will receive certain correspondence at the email address you provide to us. The correspondence may include, but is not limited to: agreements, disclosures, terms and conditions, account statement notices, credit card statement notices, IRS tax forms and notices, change in terms notices, investigation notices, notices of resolution, and transaction notices (such as non-sufficient funds, Courtesy Pay, and overdraft notices).
- We will accumulate a 24-month online archive of account and VISA statements, and IRS tax forms.
- Your consent for electronic IRS tax forms applies to each year IRS tax forms must be furnished to you.
- You agree to electronically view any changes in disclosures, election information, or updates to our products, services, or service charges.
- Some correspondence you receive via email may contain links to our website or our digital banking program called ComputerLine® for additional information. If a link to digital banking is provided, you will need to sign in to access the information.
- While enrolled in electronic correspondence, you will not receive the same correspondence via the U.S. Postal Service. However, you will continue to receive any correspondence through the U.S. Postal Service that is not available electronically.
- You must have a valid email address we will use to send information using unencrypted email. You will remain enrolled in our electronic service(s) as long as you have an account with us, or unless you request otherwise. Consecutive undeliverable email attempts may cause us to revoke electronic services until a valid email address is provided.
- In the event that your email address or other contact information is changed, you must notify us of such changes immediately through one of the following methods: by visiting one of our branches, calling 517-333-2424 or 800-678-4968, or signing in to our digital banking platform and clicking the appropriate links within the "My Profile" screen to update your contact information. If you fail to update or change an incorrect or invalid email address or other contact information, you understand and agree that any correspondence shall be deemed to have been provided to you if they were made available to you in electronic form on our websites, emailed to the email address we have for you in our records, or delivered through other electronic means.
- You may inform us that you no longer want to receive future notices and disclosures in electronic format from us through one of the following methods:
 - o Visiting one of our branches.
 - o Calling 517-333-2424 or 800-678-4968.

- o Signing in to our digital banking platform and clicking the appropriate links within the "Manage" menu to update your electronic correspondence preferences. You will need to log in to our digital banking platform using a desktop browser to access this page. If you revoke your enrollment in some, but not all, electronic correspondence, that revocation of your enrollment in some electronic correspondence is not considered a revocation of your enrollment in all electronic correspondence. However, if you currently have a Totally Green Checking or Totally Gold Checking account, eStatements and eNotices are required and cannot be changed via our digital banking program; if you wish to begin to receive paper statements and paper notices, you will need to contact us directly to convert your Totally Green Checking or Totally Gold Checking to a Classic Checking account.
- o Sending us an e-mail to eServices@msufcu.org and in the body of such request stating your e-mail, full name, address, telephone number, and the last three digits of your applicable account number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.
- When you revoke your enrollment in some or all electronic correspondence, we will begin to mail the applicable correspondence as elected through the U.S. Postal Service, which may incur additional charges¹ and discontinue electronic transmission of these items.
- If you wish to obtain a paper copy of the emailed correspondence, we will provide it to you at your request if available. While there is no charge for the requested copies, a research charge may be assessed in accordance with the Schedule of Service Charges.
- It is your responsibility to access the necessary hardware, software, and other items (collectively referred to as "System Requirements") needed to access our mobile application, access digital banking and our website, and view, print, or otherwise access necessary information to receive electronic communications from us. The System Requirements include:
 - o An internet browser and a computer, operating system, and telecommunications connection to the internet capable of supporting your internet browser. Please refer to our Browser and Operating System Requirements available at msufcu.org/supportedsystems for a current list of browsers and operating systems compatible with our digital banking program and mobile application.
 - o An email account.
 - o Software that enables you to view files in the Portable Document Format ("PDF"), in order to view electronic records that are in PDF.
 - o Sufficient electronic storage capacity on your computer's hard drive or on your other data storage unit, in order to download and save electronic records.
 - o A printer that is capable of printing from your browser, your email, or other applicable software application, or from your hard drive or your other data storage unit, in order to print paper copies of electronic records.
 - o A mobile or handheld computing device with a compatible operating system and telecommunications connection to the Internet, in order to access electronic records using applicable features of our mobile application or digital banking program. Please refer to our Browser and Operating System requirements available at msufcu.org/supportedsystems for a current list of operating systems and browsers compatible with our digital banking program and mobile application.

¹As stated in the Schedule of Service Charges, you will be assessed a paper notice charge for each paper notice we send for an overdraft transfer of funds, a transaction covered by Courtesy Pay or Courtesy Pay for Debit, or a transaction that cannot be honored due to insufficient funds in your account. You may receive electronic notices, at no cost, by following our procedures to enroll in electronic notices for overdraft transfers of funds, transactions covered by Courtesy Pay or Courtesy Pay for Debit, and transactions that cannot be honored due to insufficient funds in your account. If you have a Totally Green Checking or Totally Gold Checking account and decline electronic correspondence, your checking account will be converted to a Classic Checking account and you will receive paper statements through the U.S. Postal Service. For Classic Checking accounts, you can avoid the monthly service charge by maintaining the required minimum balance, as stated in the Schedule of Service Charges.