OAKLAND UNIVERSITY™

Credit Union

ELECTRONIC CORRESPONDENCE DISCLOSURE & AGREEMENT

You agree to accept these terms and conditions and are electing to receive electronic correspondence from Oakland University Credit Union (OU Credit Union).

- You will receive certain OU Credit Union correspondence at the email address you provide to us. The correspondence may include, but is not limited to: Account Statement Notices, Visa Statement Notices, IRS Tax Form Notices, and Transaction Notices (non-sufficient funds, Courtesy Pay, and overdraft notices).

- OU Credit Union will accumulate a 36-month, online archive of account and Visa statements and IRS Tax Forms.

- Your consent for electronic IRS Tax Forms applies to every year the statement is furnished or until you cancel your electronic enrollment.

- You agree electronically to view any changes in disclosures, election information, or updates to OU Credit Union products, services, or fees.

- Some correspondence that you receive via email may contain links to the OU Credit Union website and ComputerLine for additional information. You will need to use your ComputerLine sign in credentials to access this 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 correspondence that is currently not available electronically through the U.S. Postal Service.

- You must have a valid email address that we will use to send information using unencrypted email. You will remain enrolled in our electronic service(s) as long as you meet the eligibility requirements, or unless you request otherwise. Consecutive undeliverable email attempts may cause OU Credit Union to revoke electronic services until a valid email address is provided.

- At any time, you may cancel enrollment for electronic correspondence by visiting an OU Credit Union branch, calling 248-364-4708 or toll-free 800-766-6828, or signing into ComputerLine with your account number

and password, then changing your preference to paper statements or account notices. If you currently have a Totally Gold Checking account, eStatements and eNotices are required and cannot be changed via ComputerLine. You will need to contact OU Credit Union directly to be converted to paper statements and Classic Checking.

- When you cancel your enrollment in a service(s), we will resume mailing all of your correspondence as elected through the U.S. Postal Service at no additional charge to you[1] 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 no cost.

- It is your responsibility to inform us about any change to your name and/or email address. This email address will be used to communicate with you electronically as necessary. You accept responsibility for the delivery of the electronic correspondence.

- It is your responsibility to access the necessary hardware and software to view, print, or otherwise access necessary information to receive electronic communications from us and to access the OU Credit Union website. The minimum hardware requirements are IBM-compatible PC, Apple, analog modem or Ethernet for internet connection, monitor, and printer. The minimum software requirements are an operating system that supports a web browser such as Internet Explorer, an Internet Service Provider (internet access), and an email application that supports HTML-formatted emails.

[1] A $5.00 fee is charged for each overdraft transaction when a paper Transaction Notice is selected.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
Federally insured by NCUA

EQUAL HOUSING LENDER

10%

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