

WELCOME TO E-STATEMENTS

MEMBER CONSENT TO ACCEPT ELECTRONIC DELIVERY OF E-STATEMENTS AND E-DISCLOSURES

Definitions in this Agreement.

- "E-Statement" refers to your periodic Statement of Account.
- "E-Disclosure," refers to any other disclosure that would normally be provided in a written form for you to retain.
- "You" and "your" refer to you, the member of Municipal Employees Credit Union of OKC ("ME/CU").
- "We," "us," and "our," mean Me/CU.

Consent to Receive Periodic Statements and Disclosures Electronically.

You agree to accept your E-Statements and E-Disclosures online. Your E-Statement includes transaction activity for all of your share accounts, which includes savings, checking, certificates, loans, etc. You further agree that we will discontinue mailing a paper statement to you and will communicate with you electronically, as necessary. You also agree to receive other disclosures online when we elect to make them available in electronic format. These include, but are not limited to, your periodic notice of billing error rights, your periodic notice of how to report errors that involve your electronic funds transfers and year-end tax statements for dividends earned. You agree within sixty (60) days of receipt to open the electronic communication *including* your E-Statement or Notice, etc. Failure to open the communication and view its content will not demonstrate an electronic affirmative consent to receive such communication. Without such affirmative consent Me/CU can discontinue electronic communication and send you paper statements or communication. The charge for a paper statement is \$2.50.

Requesting a Paper Copy of Disclosures. You may request a paper copy of your periodic statement or any other record received electronically under this Agreement by contacting us (see "Contact Information" below). A fee of \$5.00 will be charged for the paper copy. To avoid this fee, consider printing your E- Statement from your computer.

Right to Withdraw Consent. You may terminate this Agreement at any time by contacting us (see "Contact Information" below). There are no fees for requesting to withdraw your consent for E-Statements and E-Disclosures and going back to receipt of paper statements. You may also select "Cancel Service" in the e-Statement system to cancel via an electronic method. Please cancel prior to the last day of the month to receive a paper statement for that month's financial business.

System Requirements. The minimum requirements to view your account statements electronically are 32 MB of RAM, 133 MHz processor, Internet Explorer 5.5 or higher with 128 bit encryption; or the ability to store (save) your E-Statement/Disclosures electronically to your computer. A printer is required for you to print your E-Statement/Disclosures.

Change of Internet Service Provider, E-mail Address, or Computer Equipment. If you change your e-mail address, computer equipment or Internet Service Provider (ISP) used to access or receive electronic records, you agree to notify us of the new ISP and/or address, e-mail address and/or equipment you will be using. If we change the hardware or software to communicate electronically with you and our change materially affects your ability to access or receive communications electronically, we will notify you of the changes by e-mail and provide you with a statement of your right to withdraw consent.

VISA® Debit Card Information. (Non-Visa Debit Transactions on Visa Branded Cards)

In the past most transactions have been processed as Visa Check Card transactions unless you entered a PIN. In the future if you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use PULSE when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa Check Card transactions as described in your Cardholder Agreement will not apply to transactions processed on the PULSE network. Please refer to sections 1 and 6 of your Cardholder Agreement for the Visa terms and conditions.

Contact Information. You may contact Me/CU by writing to us at 101 N. Walker Ave., Oklahoma City, OK 73102; by calling our Member Services Center at 1 (405) 813-5500; or by emailing us at service@mecuokc.org.