



ELECTRONIC CORRESPONDENCE DISCLOSURE AND AGREEMENT

This Electronic Correspondence Disclosure and Agreement is effective between Collegiate Credit Union ("Collegiate CU" or "Collegiate"), a trade name of 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 a Collegiate account owner.

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 and overdraft notices).
- We will accumulate a 24-month online archive of account statements, credit card 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 digital banking 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.
- 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 open account with us. Consecutive undeliverable email attempts may cause us to restrict 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 by calling 844-201-9519 or by signing in to our digital banking

platform and clicking the appropriate links 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.

- Your ability to receive electronic correspondence from us is a term of your account with us. Other than for IRS tax forms, you may not cancel enrollment for electronic correspondence.
- 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 collegiatecu.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 hand-held 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 collegiatecu.org/supportedsystems for a current list of operating systems and browsers compatible with our digital banking program and mobile application.