

MICHIGAN TECH EMPLOYEES FEDERAL CREDIT UNION
CONSENT TO ELECTRONIC RECEIPT OF STATEMENTS AND OTHER DISCLOSURES

"Electronic Statement Disclosure"

Michigan Tech Employees Federal Credit Union ("we", "us", or "MTEFCU") is required by law to provide to you certain written periodic statements ("statements"), notices and other disclosures. Described below are the terms and conditions for providing to you such statements, notices and disclosures electronically. Please read the information below carefully and thoroughly, and, if you can access this information electronically to your satisfaction and agree to these terms and conditions, confirm your agreement by clicking the "Confirm" button below.

Required statements, notices and other disclosures to be provided in Electronic Form

By clicking "Confirm", you are agreeing to have statements and other notices and disclosures required by regulation provided to you electronically through our online banking system. By accepting this disclosure, you agree that we may provide you with access to required statements, notices and other disclosures, including the following, electronically:

- Periodic Account Statements
- Monthly Credit Card Billing Statements
- Certificate and IRA Account Maturity and Renewal Notices
- Loan Delinquency Notices
- Dormant Account Fee Notices
- Billing Error Rights Annual
- Tax Statements Annual
- Privacy Policy
- Changes in Terms

Specifically, you are agreeing to receive any statements, notices and disclosures to which you are entitled under Federal Reserve Board Regulations B (Equal Credit Opportunity Act), E (Electronic Fund Transfers Act), M (Consumer Leasing Act), Z (Truth in Lending Act), and CC (Expedited Funds Availability Act); the National Credit Union Administration Truth in Savings Regulation; the federal Fair Credit Reporting Act; the Michigan Electronic Funds Transfers Act; the Uniform Commercial Code; the National Automated Clearinghouse Association Rules; the Internal Revenue Code and your Account Agreement with MTEFCU, including but not



necessarily limited to your periodic credit union account statement, provided to you electronically.

By agreeing to electronically receive the statements, notices and disclosures indicated, you are agreeing to electronically receive all of the types of statements, notices and required disclosures that MTEFCU provides in an electronic format. The types of documents available electronically are subject to change and, if additional required statements, notices and other disclosures available in an electronic format, you agree to receive these statements, notices and other disclosures electronically.

In addition, while MTEFCU strives to make statements, notices and other disclosures available electronically, there may be some instances when certain statements, notices or disclosures of the types listed above will be delivered in paper format.

Required Statements versus Courtesy Statements

Certain statements, notices and disclosures, including many of those listed above, are required by federal regulation and require your affirmative consent to be delivered electronically. Other statements, notices and disclosures are sent as a courtesy and may be delivered electronically without obtaining your consent. Examples of courtesy notices include the following: Non-Sufficient Funds Notices, Courtesy Pay Notices, Overdraft Transfer Notices and Returned Check Notices. At this time, MTEFCU sends courtesy notices electronically only if you affirmatively consent to receiving required statements, notices and disclosures electronically; however, this process is subject to change without notice.

Accessing electronic statements, notices and disclosures

Electronic statements will be available through MTEFCU's online banking by clicking on the eStatements tab and clicking to view or save the pdf version of the statement, notice or newsletter. A required notice or disclosure may be provided on a statement or in a newsletter.

Consequences of having an invalid e-mail address or not accessing electronic statements

An e-mail message will be sent to the e-mail address of the primary account owner when electronic statements, notices and disclosures are available for retrieval. It is your responsibility to provide and maintain current contact information with us, including a valid, complete e-mail address. Information on how to update your e-mail address and other contact information is described below. If the e-mail notification of statement availability is returned to us as



undeliverable, or if we become aware that you have not retrieved your electronic statements, we may switch you from electronic statements to paper statements at any time.

Technology tools for accessing and retaining electronic notices and disclosures

To access statements electronically, you will need the following:

- A computer or other device with the capability to access the Internet and view web pages
- An e-mail address
- A pdf reader (such as Adobe Acrobat)

To retain statements accessed electronically, you will need the following in addition to the above:

- An electronic storage device (for electronic copies)
- A printer (for printed copies)

Getting paper copies

At any time, you may request from us a paper copy of any record made available electronically to you by us. You will have the ability to download and print documents we make available electronically. Each electronic periodic statement and each notice or other required disclosure will be available online for at least 12 months.

Withdrawing your consent

If you decide to receive statements from us electronically, you may at any time change your mind and tell us that thereafter you want to receive statements only in paper format. How you must notify us of your decision to receive future statements in paper format and withdraw your consent to receive statements electronically is described below.

Contacting Michigan Tech Employees Federal Credit Union:

You may contact us with questions or to request information as follows:

- **By email:** memberservices@mtefcu.org
- **By phone:** 906.482.5005



- **By fax:** 906.482.2451
- **By mail:** Michigan Tech Employees Federal Credit Union, 700 E Sharon Ave,
Houghton, MI 49931

Advising Michigan Tech Employees Federal Credit Union of your new e-mail address and updated contact information

To let us know of a change in your e-mail address where we should send notification to you of the availability of electronic statements, notices and disclosures, you must click on the Options category and update the Email Address field in the Modify Personal Settings section of the Personal tab in MTEFCU online banking.

Requesting paper copies from Michigan Tech Employees Federal Credit Union

To request delivery from us of paper copies of statements previously provided by us to you electronically, you must send an e-mail to memberservices@mtefcu.org or contact us by phone at (906) 482-5005. We will bill you for any fees at that time.

Withdrawing your consent with Michigan Tech Employees Federal Credit Union:

To inform us that you no longer want to receive future statements in electronic format you may:

1. Cancel electronic statements by clicking the eStatements Settings link from the Self Service category of the MTEFCU online banking site, and selecting Paper Only. This will indicate to us that you have withdrawn your consent to receive required statements electronically from us and you elect to receive required statements in paper format only.
2. Send us a fax at 906.482.2451 including your e-mail address, full name, postal address, telephone number, and signature with an indication that you wish to withdraw your consent to receive required statements electronically from us and you elect to receive required statements in paper format only.
3. Send us a letter at 700 E Sharon Ave including your e-mail address, full name, postal address, telephone number, and signature with an indication that you wish to withdraw your consent to receive statements electronically from us and you elect to receive statements in paper format only.



Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic statements, notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically to save this page for your future reference and access, or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving statements, notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking "Confirm" on the website page from which you accessed this document.:

By clicking the "Confirm" button, you confirm that:

- You can access and read this electronic **CONSENT TO ELECTRONIC RECEIPT OF STATEMENTS AND OTHER DISCLOSURES** pdf document; and
- You can print on paper the disclosure or save or send the disclosure to a place where you can print it, for future reference and access; and
- Until or unless you notify Michigan Tech Employees Federal Credit Union as described above, you consent to receive through electronic means all statements, notices and other disclosures referenced in the **Required statements, notices and other disclosures to be provided in Electronic Form** section above.
- While MTEFCU strives to make statements, notices and other disclosures available electronically, there may be some instances when some of the items listed above will be delivered in paper format. Your consent to receive statements, notices and other disclosures electronically does not guarantee that all indicated statements, notices and other disclosures will be delivered electronically.