

WELCOME TO E-NOTICE AGREEMENT AND ENROLLMENT.

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

Definitions in this Agreement.

- "E-Disclosure," refers to any other disclosure that would normally be provided in a written form for you to retain.
- "Agreement" refers to the Agreement.
- "Service"/"Services" refers to services offered under this Agreement such as: Electronic notice delivery, electronic notification of services and changes to those services.
- "You" and "your" refer to you, the member of Municipal Employees Credit Union of OKC ("ME/CU").
- "We," "us," and "our," mean Me/CU.

E-Notices. allow you to view and print your account notices from your personal email address. You will no longer receive paper notices in the mail. We will send your account notices

Notices also includes:

- Regulatory Changes in Terms
- Overdraft and Courtesy Pay
- Non-Sufficient Funds Notices
- Return Notices
- Loan Payment Notices
- Loan Past Due Notices
- Share Certificate Notices
- Privacy Notice
- Fair Credit Report Act
- Truth in Lending Act
- Electronic Funds Transfer Act
- Truth in Savings Act

Requesting a Paper Copy of Disclosures. You may request a paper copy of your disclosure or any other record received electronically under this Agreement by contacting us (see "Contact Information" below).

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-Notices and going back to receipt of paper notices or disclosures. 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.

Change in Terms. Notice(s) of an increase in fees or charges, stricter dollar limits or frequency of transfers permitted will be delivered to you in electronic form. Prior notice need not be given if an immediate change in terms or conditions is necessary to maintain or restore the security of an account or an EFT system. Example: the Credit Union determines that a security risk exists and must restrict a member's ATM access to his or her account(s).

Change of Internet Service Provider, E-mail Address, or Computer Equipment. An e-mail address is required for this Service or for Services. If you change your e-mail address, computer equipment or Internet Service Provider (ISP) used to access or receive electronic Notices or disclosures, 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.

System Requirements. The minimum requirements to view Notices 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-Notice/Disclosures electronically to your computer. A printer is required for you to print your E-Notices/Disclosures.

Binding Agreement. Each person (signer) who agrees to use the E-Notice Service bound by the terms and conditions of this Agreement.

Governing Law. This Agreement, including the validity of any signatures or consents, any claim, or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Oklahoma.

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. In the event of an unauthorized transaction of lost or stolen password please contact Me/CU immediately.

Acknowledgement. I have read and agree to the terms and conditions stated above. I understand that by clicking the “**agree**” button I will stop receiving my paper notices and disclosures.