

MUNICIPAL CREDIT UNION

E-Statement Disclosure and Consent Agreement

Consent to Electronic Delivery of Statements

As provided in the Online and Mobile Banking Agreement that you agreed to during the registration process, you may select how you receive your statements at any time. If you select to receive your statements electronically, the following provisions apply. These provisions supplement the E-Sign Disclosure and Consent section of the Online and Mobile Banking Agreement; portions of which are repeated here as applicable. If you wish to receive your Statements by mail, please select the "Unsubscribe" box. There is no charge for MCU e-Statements services

Scope

- Periodic Statements - Certain products offered by MCU are combined into one statement delivered monthly or quarterly, depending on the type of account you have with us. These products include: Checking, Savings, Money Market, Certificate accounts, Share Secured Loan, Personal Loan accounts and Auto loans. This Disclosure covers your decision to receive electronic delivery of combined Periodic Statements for any of these accounts you have with MCU.
- EStatements – This term used in this Disclosure refers to any combined Periodic Statements and Billing Statements you receive electronically.

Electronic delivery of Mortgages, Home Equity Lines of Credit and Home Equity Loans and Credit Card account statements are not covered by this Disclosure.

Agreement

By checking the "I Agree" box below and then selecting the "Subscribe" box, you consent to the terms and conditions of this E-Statement Disclosure and Consent Agreement (this "Disclosure"), as well as all applicable provisions of the E-Sign Disclosure and Consent section of the Online and Mobile Banking Agreement you received during registration for Digital Services. In addition, you are also consenting to the electronic delivery of your Periodic Statements and Billing Statements, as applicable, "EStatements". Depending on the date of your statement cycle and the date of this request, you will begin receiving your EStatements for the current cycle or the following cycle. We will send you an email notification when your Periodic Statement is available online. If you receive a Billing Statement, it will generally be available online within 2 days after the close of the billing cycle.

Paper Replacement Statements

Even though you agree to receive EStatements, you have the right to receive a paper copy of your Statements from MCU upon request, for a fee, as disclosed in the Schedule of Dividends, Service Charges and Fees brochure, which may be amended from time to time, by telephoning our Contact Center at 212-693-4900, writing us at P.O. Box 3205, New York, NY 10277-0102, or e-mailing us at eBranch@nymcu.org.

Hardware and Software Requirements

If you want to keep printed versions of your EStatements, they will be available in a downloadable PDF file format that you can view and print using Adobe® Acrobat® Reader or similar software. To save or print the PDF files, you need a computer or mobile device that meets Adobe's system requirements and is capable of printing and/or saving PDF files. If you need the latest version of Adobe Acrobat Reader, it's a free download from Adobe.

Please refer to the Online and Mobile Banking Agreement for all other Hardware and Software requirements for Online and Mobile banking. For specific information on supported browsers and versions, click on the Browser Support link on the bottom of the log-in page.

Notifying us of a Change in Your E-mail Account

You are required to have an accessible valid email account. You agree to notify us of any change to your email account by updating your email address in Online Banking or Mobile Banking or by contacting us.

Electronic Delivery Acceptance

When you subscribe to EStatements, you will receive both Periodic Statements and Billing Statements electronically. You also confirm that you are able to access your statements in electronic form and agree that we do not need to provide you with an additional paper (non-electronic) copy of your statement unless you request us to do so. You may also print and/or save a copy your EStatement, which will be available online for at least twelve (12) months after delivery.

Withdrawal of Consent to Electronic Delivery of Documents

You may withdraw consent for EStatements by selecting the "Unsubscribe" box at any time. Depending on date of your statement cycle and the date you unsubscribe, you will begin receiving your Periodic and Billing statements by U.S. Postal Service mail delivery for the current cycle or the following cycle. There is no fee for paper delivery of your Periodic Statements or Billing Statements.

CHANGES TO THIS AGREEMENT

We may change this Disclosure at any time. For example, we may add, delete or amend terms or services. Any changes will be incorporated into this Disclosure as applicable, and made available through our Online Banking and Mobile App. Depending on the nature of the change; we may also notify you of such changes by mail or by e-mail or other direct communication. For certain changes, you may also be prompted to agree to the updated Disclosure before continuing to access your eStatement. If you continue subscribing to EStatements after the effective date of a change, your access or use indicates your agreement to the change(s).

ACCEPTANCE OF THIS AGREEMENT

BY CHECKING THE "I AGREE" BOX AND CLICKING ON THE "**SUBSCRIBE**" BUTTON, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS DISCLOSURE AND ALL ELEMENTS HEREOF, INCLUDING AS THIS DISCLOSURE MAY BE CHANGED OR AMENDED IN THE FUTURE. IF YOU DO NOT AGREE TO ALL OF THE TERMS AND CONDITIONS OF THIS DISCLOSURE, CLICK ON THE "**CANCEL**" BUTTON.