

EStatement and ENotices Disclosure

Before you can enroll in, or access our Electronic Statement ("eStatement") and Electronic Notice ("eNotice") program, the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements, tax forms, notifications, and associated disclosures required under Federal and/or State laws or regulations. Please read this Electronic Statement and Notice Disclosure and Agreement carefully and save/print a copy for your records. Your Consent Is Required. You must consent to electronic delivery of your Statements and Notices in order to enroll in our eStatement and eNotice program. If you do not want to receive your Statements and Notices electronically, a paper document will be provided (quarterly or monthly based on account activity and reporting guidelines). If you do not consent to receiving your Statements and Notices electronically, our eStatement and eNotices services will not be available to you. If after reading this Disclosure, you wish to consent to electronic delivery of your Statements and Notices and enroll in our eStatement and eNotice program, please acknowledge your consent as instructed. You are also agreeing to receive email notifications of important changes to your accounts or terms and conditions.

Agreement Acceptance

You are agreeing that: You have read and agree to the terms and conditions. You are requesting that Meritrust make your Statements and Notices available to you electronically, by sending to your personal Internet e-mail address a notice that your Statement/Notice is available for viewing and a link to our Online Banking system where you can securely view your statement/notice electronically via the "e-Statements" icon. You can access Meritrust Online Banking service. You have either successfully logged in or will complete the registration process to gain access to this service. Should you encounter issues accessing your account through the Online Banking service, please notify Meritrust Services Department. If you change your e-mail address, you will notify us of the change so that we may continue to send your statements notifications electronically. You will also notify us of any changes in physical address or telephone number. Except as expressly provided in this Disclosure, your participation in the e-Statement and eNotices program does not change your rights and obligations related to your membership, as described in the Disclosure of Account Terms, which was provided to you at the time you established membership with the Meritrust, as amended by us from time to time and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreement or disclosure includes a time period stemming from your receipt of a Statement/Notice from the Meritrust, such time period shall start or end, as applicable, on the date that we send to your personal internet e-mail address a notice that your document is available for viewing. You agree to the receipt of these disclosures in electronic format. Upon enrollment in the eStatement and eNotice program you will no longer receive paper copies of your statements and notices. Statements and Notices include information pertaining to all Shares/Deposit Accounts and Loan/Credit Card Accounts with the Meritrust. Statement attachments may also available electronically). Statements and Notices will be available electronically via the Online Banking system. Documents can be saved to your personal computer for longer record retention needs (secure file recommended).

System Requirements

In order to participate in the e-Statement and eNotice program and receive and retain copies of your documents electronically you will need to provide or obtain access to the items below. Access to the Internet, a compatible browser supporting current and prior major releases for Microsoft Edge, Mozilla Firefox, Safari (Apple/Mac users only), and Google Chrome. Current and prior major release Adobe Acrobat Reader and a Printer if you want to create a paper copy of your documents. The technical requirements for use of this service may change at any time, without prior written notice to you.

Updating Your Personal Information

You must keep us informed of any change in your telephone number, mailing address, or email address. Verification/Signatures are required to update account information. You may notify us of changes in any of the following ways:

- a. By postal mail:
Meritrust Credit Union 360 Interlocken Blvd. Broomfield, CO 80021
- b. By sending a secure message via Online Banking
- c. By telephone during normal business hours:
- d. Member Services Department at [303.657.7000](tel:303.657.7000) or [1.800.468.0634](tel:1.800.468.0634)

Your Rights and Options

- a. Paper or Non-electronic Form. You are not required to enroll in the eStatement and eNotice program. You can continue to receive your document in the same format in which you currently receive them, including, if applicable, paper. If you would like to receive your documents electronically, however, you must enroll in the eStatement and eNotice program and agree to the terms set forth in this Disclosure.
- b. Withdrawal of Consent to Electronic Delivery. If at any time after you consent to electronic delivery of your documents you wish to withdraw your consent to electronic delivery of your Statements documents, you may contact Meritrust in writing and withdraw your consent to receive Electronic Delivery of your Meritrust documents. If you withdraw your consent, you will be un-enrolled in the eStatement and eNotice program and will no longer receive your documents electronically. Documents issued after your withdrawal is effective will be mailed to the address on file.
- c. Duration of Consent. If you consent to electronic delivery of your documents by signing below, your consent will apply to all Statements and Notices unless and until the earlier of your withdrawal of consent is received in writing, or Meritrust' discontinuation of electronic delivery services.
- d. Non-Electronic Copy. If, after you are enrolled in the eStatement and eNotice program and without withdrawing your consent to electronic delivery of Statements, you would like to obtain a paper copy of a document you should contact the Meritrust. There are fees associated with paper copies. Please refer to the Fee Schedule made available to you at the time of your Meritrust Membership opening. We will notify you of changes as required by law.

Meritrust Right to Amend the Services

Meritrust reserves the right to amend or terminate the eStatement and eNotice program and/or the conditions of participation from time to time, including enlargement or restriction of services available to through the eStatement and eNotice program. Your use of the eStatement and eNotice program after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements documents. Meritrust will electronically send you a copy of any amendments, when required by applicable law.

Acceptance of e-Statement and eNotice Agreement and Consent to Receive Electronic Disclosures

I agree to the Terms and Conditions and consent to be bound by the terms of this Disclosure and to receive Statements and Notices electronically. If you opt not to consent, you will not be enrolled in the eStatement and eNotice program and will not receive Statements and Notices electronically.