

MISSION FEDERAL CREDIT UNION AGREEMENTS AND DISCLOSURES

Electronic Delivery (eStatement and eNotice) Agreement

The terms and conditions of this Agreement apply to the electronic delivery of Mission Federal Credit Union's account statements, periodic statements, notices, and disclosures in connection with each account that you have with us.

- In this Agreement, the words "Credit Union," "Branch," "us," "we," "our," "or "Mission Fed" refers to Mission Federal Credit Union.
- "Electronic Communications" includes any and all documents that we provide to you electronically, including account disclosures, periodic statements, account statements ("eStatements"), notices ("eNotices") and other communications regarding your accounts with Mission Fed.

1. **CONSENT TO ELECTRONIC DELIVERY/SCOPE** – You specifically agree to receive Electronic Communications regarding your accounts and relationships with Mission Fed via electronic delivery. Use of Mission Fed Mobile or Online Banking is required to access your Electronic Communications. When Electronic Communications are available, the primary member (or individual joint member on a business account) will receive an e-mail message, along with instructions on how to access the e-portal. Mission Fed may notify you through email when updated disclosures and agreements are available, but it is your responsibility to access Mission Fed Online or Mobile Banking regularly to check for Electronic Communications. Notice to any account owner will be considered notice to all account owners. Any owner of this Mission Fed account has the right to request and consent to Electronic Communications for this account. You also agree that we may use electronic records and signatures in our relationship with you, for the purpose of providing Electronic Communications to you.

Your consent includes, but is not limited to, legal or regulatory disclosures associated with your account or a service; periodic statements (including deposit account, mortgage, credit card and line of credit statements); other required notices that accompany your statements; documentation related to your account or a service including agreements and amendments; privacy notices; and other account or loan related communications. You may still receive paper copies of some statements, notices, or disclosures, at our discretion, via the U.S. Postal Service.

2. **HARDWARE AND SOFTWARE REQUIREMENTS** – To access Electronic Communications, you must have access to the following: a device capable of connecting to the Internet or downloading the Mission Fed mobile application which supports the current version of (i) an operating system, such as Windows, Mac OS, iOS or Android and (ii) one of the following Internet browsers: Edge, Chrome, Safari or Firefox. You must also have a current and valid email address; software to access and view files in PDF format, such as Adobe Acrobat; a printer if you wish to print your Electronic Communications; and sufficient electronic storage capacity, if you wish to retain electronic copies. By "current version", we mean a version of the browser that is currently supported by its publisher.

If our hardware or software requirements change and that change would create a material risk that you would not be able to access or retain your Electronic Communications, we will give you notice of the revised requirements. Continuing to use our electronic delivery service, after receiving notice of hardware and software changes, will be considered confirmation of your consent to receive Electronic Communications.

3. **UPDATES TO YOUR EMAIL ADDRESS** – Your current valid email address is required for you to receive electronic delivery. It is your responsibility to keep us informed of any changes to your email address. At our discretion, if you provide an invalid email address or your email later becomes invalid, we may treat this as withdrawal of your consent to receive Electronic Communications and begin sending you paper copies, which may result in the assessment of fees. You may update your email address in Mobile or Online Banking, by calling us at 858-524-2850 or 800-500-6328, or by visiting any branch location. If you have multiple accounts at Mission Fed, you must update your email address for each master account.
4. **WITHDRAWAL OF CONSENT** – You may withdraw consent to receive Electronic Communications at any time. Please allow us ten (10) days to process your request. This action may result in the assessment of fees on certain accounts. Refer to the current Consumer Fee Schedule. You may withdraw your consent by sending a secured message through Mission Fed Mobile or Online Banking, by sending a written and signed request to Mission Federal Credit Union, P.O. Box 919023 San Diego, CA 92191, or by calling us at 858-524-2850 or 800-500-6328.
5. **DELIVERY PREFERENCES/RIGHT TO REQUEST PAPER COPIES** – Not all notices are currently available in electronic format, and you may receive certain notices via mail at the address on file for your account. Paper copies of any electronic notice (if available), or a paper copy of your account statement may be requested by calling us at 858.524.2850 or 800.500.6328, by visiting any branch, or in Mobile or Online Banking, if available. There may be a fee for each copy requested. Refer to the current Consumer Fee Schedule.
6. **ELECTRONIC SIGNATURE AGREEMENT** – By selecting "I Accept", "I Agree", "Continue", "Next", "Submit", or other term to acknowledge your consent on any agreement, disclosure, or transaction, you are electronically signing ("eSignature") the agreement or electronically agreeing to a transaction or service. Your eSignature has the full force and effect as if signed by you in writing and is the legal equivalent of your physical signature. You also agree that no certification authority or other third-party verification is necessary to validate your eSignature, and that the lack of such certification or verification will not affect the enforceability of your eSignature or any resulting agreement or transaction between you and Mission Fed.
7. **CANCELLATION OF SERVICES** – Electronic Communications will be terminated if you or Mission Fed terminate your Mission Fed Mobile and Online Banking access. Refer to our Mobile and Online Banking Agreement for additional information. You will not be charged a fee for termination of Mobile or Online Banking access. However, after termination of access, paper statements, notices and disclosures will be mailed to the address on file for your account and you may be assessed a fee. Refer to the current Consumer Fee Schedule.