

# MISSION FEDERAL CREDIT UNION AGREEMENTS AND DISCLOSURES

## eTax Forms Disclosures

The terms and conditions of this Agreement shall apply to and govern your electronic receipt of Mission Federal Credit Union's informational tax forms. In this Agreement, the words "Credit Union," "Branch," "us," "we," "our," "MFCU," or "Mission Fed" mean Mission Federal Credit Union. The words "you," "your," "signer," and "owner" refer to you the member(s)/owner(s)/signer(s), as well as anyone you permit to access your account(s). The words "eTax Form(s)" or "Tax Form(s)" refers to the electronic version of your Mission Federal Credit Union informational tax form. "Electronic Communications" include, but are not limited to, any and all current and future notices and disclosures that we provide to you electronically, as well as documents, statements, data, records and all other communications regarding your relationship with Mission Fed. All agreements, disclosures, rules and regulations applicable to your Account including other agreements you have with Mission Fed, now or in the future, remain in effect and are made a part of this Agreement by reference unless specifically modified. In some circumstances, we are required by law to notify you of changes to this Agreement, and at other times notification may not be required.

1. **eTAX FORMS** – Mission Fed is required to file information returns with the Internal Revenue Service (IRS) to report income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or certain transactions you made to a retirement account.
2. **CONSENT TO ELECTRONIC DELIVERY** – The consent you are providing is for electronic delivery of your Mission Federal Credit Union informational Tax Forms. Your consent applies to every year the Tax Forms are furnished and will be effective so long as you have an account with Mission Fed, unless you chose to withdrawal your consent. You may still receive correspondence and notices related to your account(s) via postal service. When available, you will receive an e-mail message, along with instructions on how to access your tax forms. Any owner of this Mission Fed account has the right to establish an electronic Tax Form delivery service for an account. If you do not consent to receive your Tax Forms electronically, a paper copy will be mailed to the address on file for your account.
3. **ACCESS** – Use of the Mission Federal Credit Union Online Banking Service, -Mission Fed Online Banking, is required to access your informational Tax Forms. You agree not to give or make available to unauthorized individuals your password or other means of access to your account or account records. If you permit other persons to view your Tax Forms or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use your account information without your consent or has transferred money without your permission, you must notify Mission Fed at once by calling 858.524.2850 or 800.500.6328 during normal business hours.
4. **WITHDRAWAL OF CONSENT** – You have the right, upon 10-day notice, to withdraw this consent for electronic delivery of your Tax Forms and again receive them by mail in paper form. You may withdraw your consent by secure mail through Mission Fed Online Banking, by written and signed request sent to P.O. Box 919023, San Diego, CA 92191 or by telephone at 858.524.2850 or 800.500.6328. Confirmation of your withdrawal will be sent by secure mail through Mission Fed Online Banking or mailed to the address on file for your account.
5. **PAPER VERSION OF ELECTRONIC COMMUNICATIONS** – Mission Fed provides a 24-month history of your Tax Forms online for your access. Not all notices are currently available in electronic format and you may receive a notice by mail at the address on file for your account. You may request a paper copy of your tax forms by contacting us by: telephone at 858.524.2850 or 800.500.6328, secure mail through Mission Fed Online Banking or visiting any Branch. A fee may be assessed for each copy requested. Refer to current Consumer Fee Schedule.
6. **HARDWARE, SOFTWARE AND OPERATING SYSTEM** – You must have a device that meets the browser requirements of Mission Fed Online Banking. Refer to current Browser Support requirements on the Online Banking website. You are responsible for installation, maintenance, and operation of devices used to access eTax Forms. Mission Fed is not responsible for errors, failures or malfunctions of any device used, or attempted to use, for account access. Mission Fed is also not responsible for viruses or related problems associated with use of any online system. Tax Forms will be available in a PDF file format; you may need Adobe Acrobat Reader to view the forms and access to a printer to print the forms. Adobe Acrobat Reader may be downloaded at the time of retrieval.
7. **VALID AND CURRENT EMAIL ADDRESS, NOTIFICATIONS AND UPDATES** – Your current valid email address is required in order for you to obtain Mission Fed Online Banking services and access your eTax Forms. You agree to keep Mission Fed informed of any changes in your email address. You may modify your email address by accessing the "Member Services" tab within Mission Fed Online Banking. If you have multiple accounts at Mission Fed, you are required to update your email address for each account. Mission Fed may notify you through email when updated Tax Forms are available. It is your responsibility to access Mission Fed Online Banking regularly to check for new eTax Forms and communications from Mission Fed.
8. **CANCELLATION OF SERVICES** – Electronic delivery of your Tax Forms will be terminated if you or Mission Fed terminate your Mission Fed Online Banking access. Refer to the Online Banking Agreements and Disclosures for additional information. After termination of Online Banking access, paper Tax Forms will be mailed to the address on file for your account.