

Please print this for your records.

MEMBER CONSENT TO USE ELECTRONIC DOCUMENTS & SIGNATURES

In this Federal Disclosure and Agreement to accept electronic delivery, the words, “I” and “me” mean you, the member of Market USA Federal Credit Union. The words “we”, “us”, and “our”, mean the credit union.

How to Obtain Your Documents

Periodic Statements: You will be notified via email when your periodic statement is available. To view or print your periodic statement, simply log into Online Banking at www.marketusafcu.com and click on the e-Statements icon. You may obtain a printed copy anytime, by submitting your request by phone to 301.586.3400 or 800.914.4268 or by mail to 8871 Gorman Road, Suite 100, Laurel, MD 20723. A nominal fee applies (see your Fee Schedule).

Your Consent to Use Electronic Records

You have asked us to permit you to receive documents in electronic form instead of in a written form that you may retain. We may refuse to do so if the document is not available or may not be executed in electronic form, or we, in our sole discretion, determine not to provide the option.

Scope of Consent

The scope of this consent includes periodic statements, account and/or service disclosures, change in terms notices, loan agreements, if applicable, and other account related documents. Periodic statements cover account and loan activity and may include additional disclosures such as the Error Resolution Notice, Privacy Disclosure, and Change in Terms Notices.

Updating Your Information

If your email address changes, you must promptly update it by visiting the e-Statements page after logging into Online Banking. Alternatively, to update your information, contact us at 301.586.3400, 800.914.4268, or by email to memberservices@marketusafcu.com.

Prompt Review of Statements

You must examine your statement of account with reasonable promptness. If you discover any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alternations, or forgeries within your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an

encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement, and as between you and us, the loss will be entirely yours. For information on errors relating to electronic fund transfers (i.e. computer, debit card, or ATM transactions), refer to your Electronic Funds Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled *Substitute Checks and Your Rights*.

Notice of Unauthorized Access

If you believe that your e-Statement is lost, or that someone has obtained access to it without your permission, contact us immediately at 301.586.3400, 800.914.4268, by email to memberservices@marketusafcu.com, or write to us at Market USA 8871 Gorman Road, Suite 100, Laurel, MD 20723

Termination of Consent to Receive Disclosures and Documents by Electronic Means

You may terminate your consent at any time. To withdraw your consent, log into Online Banking from the Market USA website and access the e-Statements page. From there, click on the "Cancel Services" button to cancel the service or contact us at 301.586.3400 or 800.914.4268. Termination of e-Statements will also result in termination of the e-Alerts and e-Letters services.

Requesting a Paper Copy of Disclosures and Information Received Electronically

You may request a paper copy of any information received electronically under this Agreement by writing to 8871 Gorman Road, Suite 100, Laurel, MD 20723 and identifying the specific record requested. There is a charge for statement reproduction (refer to your Fee Schedule).

System Requirements

In order to receive e-Statements and other electronic documents, you must meet our basic browser requirement by using the latest version of Chrome, Internet Explorer, Firefox, Microsoft Edge, or Safari. You must also have Java and JavaScript. Note, most modern browsers will allow you to access documents without issues. You will also need an email account where we can send you notifications and a printer where you can print the documents, if you choose to. By accessing Online and/or Mobile Banking, you have shown that you meet the requirements for accessing your statement and other electronic documents.

Change of ISP or Computer Equipment

If you change your computer or Internet Service Provider (ISP) used to execute or receive electronic records, you agree to notify us of your new email address. If we change the hardware or software used to communicate electronically with you and our change may materially affect your ability to execute or receive communications electronically, we will notify you of the change and your right to withdraw your consent without fees and without conditions, such as loss of service, unless we previously told you that the service would only be available electronically and we reserve the right not to provide the service in a non-electronic format.

Security

We will use measures consistent with industry standards to maintain security over the information contained in the electronically delivered account statement(s) and notice(s). If you believe that your e-Statement is lost, or that someone has obtained access to your e-Statement without permission, call us at 301.586.3400 or 800.914.4268 or write to us at 8871 Gorman Road, Suite 100, Laurel, MD 20723.