



E-Communication and Text Disclosure and Consent, Terms and Conditions

By entering your personal information for a Marine Credit Union application and consenting to this agreement, you agree to the terms and conditions described below. Other agreements you have entered into with Marine Credit Union as applicable to your account(s), are incorporated by reference and made a part of this agreement. Marine Credit Union's Privacy policy is located here <https://www.marinecu.com/privacy-terms/>. You agree that we may provide you with any communication in electronic format whether through email or text (SMS/MMS) messaging, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Further you also agree to receive autodialed, artificial and prerecorded calls at the phone number you provided, including your mobile number. Please read the information carefully and thoroughly, and if you can access this information electronically and to your satisfaction and agree to the terms and conditions, please confirm your agreement by clicking the 'I agree' button on the page used to launch this document.

Message frequency may vary. Your consent to receive electronic, text, and artificial, autodialed and prerecorded communications and transactions includes, but is not limited to:

1. All legal and regulatory disclosures and communications.
2. Notices or disclosures about a change in the terms of your account, payment reminders, loan processing, loss mitigation, monthly statements and other.
3. Privacy policies and notices.
4. Marketing for products and services we offer.

You also agree to enroll in Marine Credit Union's Online Banking Services, where some of these documents can be obtained. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us.

Withdrawing your Consent

You may at any time opt out of electronic disclosures to receive required notices and disclosures only in paper format by following the process outlined below. You understand that your consent is not required as a condition of membership or product application approval.

How to Contact Marine Credit Union

Contact us to let us know of any changes to electronic contact information, or to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically.

To Advise Marine Credit Union of your New Email Address or Mobile Number

You agree to notify us of a change to your email address with one of the below options:

1. Send an email to info@marinecu.com. In the body of such request you must state your previous email address and your new email address.
2. Log into Online Banking and navigate to the Toolstab, select Settings, and Contact to change it.
3. Send a secure message in Online or Mobile Banking. In the message you must state your previous email address and your new email address.

You agree to notify us of a change to your mobile number with one of the options below:

1. Send an email to info@marinecu.com. In the body of such request you must state your previous mobile number and your new mobile number.
2. Send a secure message in Online or Mobile Banking. In the message you must state your previous mobile number and your new mobile number.

Getting Paper Copies

At any time, you may request a paper copy of any record Marine Credit Union has made available electronically to you. For such copies, you can print any documents we send you, or to receive a copy in the mail, send an email to info@marinecu.com and in the body of such request you must state your email address, full name, US Postal address, and telephone number. There may be a charge for these copies, and we will bill you for any fees at that time. You can also obtain a paper copy of an SMS text message by printing it yourself.

To Withdraw your Consent with Marine Credit Union

To inform us that you no longer want to receive future notices and disclosures in electronic format you may send us an e-mail to info@marinecu.com and in the body of such request you must state your e-mail, full name, US Postal Address, telephone number, and account number to stop email communication. Alternatively, you can also text STOP to 80811 on a mobile device to stop text message communication. For help or information regarding text messaging, send HELP to 80811 or contact our customer service at 800-923-7280. Note that paper documents may take a longer time to process and there may be applicable fees.

Required Hardware and Software

The minimum hardware and software requirements to apply and receive disclosures and notices:

- A browser supporting 256-bit encryption
- A computer, operating system, and internet connection capable of supporting it; and/or
- A mobile device with Apple IOS 9.0+ or Android OS 4.1+
- The ability to view PDF files with Adobe Reader or a similar program
- A mobile device for text messages
- Wireless data usage for text messages
- SMS text message capability

Standard text message rates apply by your mobile provider. Contact your carrier for text messaging rates and terms applicable to your plan. You are solely responsible for any fees or charges incurred from participating in this service.

*These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

