

MIT FEDERAL CREDIT UNION ONLINE BANKING AGREEMENT

This Online Banking Agreement ("Agreement") describes your rights and obligations as a user of the Online Banking service or the Bill Payment service ("Services"). It also describes the rights and obligations of MIT Federal Credit Union ("Credit Union"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

I. Definitions

The following definitions apply in this Agreement:

1. "Authorized Representative" refers to a person with authority (with respect to the account);
2. "Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer;
3. "ISP" refers to your Internet Service Provider;
4. "Online Banking" is the internet-based service providing access to your Credit Union account(s);
5. "Online Account" means the Credit Union account from which you will be conducting transactions using a Service;
6. "Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
7. "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
8. "Time of day" references are to Eastern Standard Time;
9. "User ID" is the Credit Union-generated identification code assigned to you for your connection to the Service;
10. "We", "us", or "Credit Union" refer to MIT Federal Credit Union which offers the Services and which holds the accounts accessed by the Services; and
11. "You" or "your" refers to the owner of the account or the authorized representative.

II. Access to Services

The Credit Union will provide instructions on how to use the Online Banking and Bill payment Services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

For purposes of transactions, the Credit Union's business days are Monday through Friday, excluding holidays and weekends. All Online Banking transaction requests received after 5:00 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Credit Union chooses to remain closed, will be processed on the Credit Union's next business day. The Credit Union's business day begins at 8:00 a.m.



III. Banking Transactions with Online Banking

- A. Account Access. You may access to your Credit Union personal accounts online. One of these accounts must be a primary checking account.
- B. Transfer of Funds. In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers such as transfers to make loan payments. You may transfer funds among your checking accounts, savings accounts and money market accounts.
- C. Additional Services. New services may be introduced for Online Banking from time to time. The Credit Union will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

IV. Schedule of Fees

The Credit Union offers the benefits and convenience of the Online Banking Service to you free. Please refer to the Schedule of Fees if expedited services or ancillary services are requested.

V. Documentation

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account and whether an electronic funds transfer was conducted on the account.

PROOF OF TRANSFER. Any documentation provided to you that indicates that an electronic fund transfer transaction was made shall be admissible as evidence of the transaction and shall constitute prima facie proof that the transaction occurred.

VI. Use of Your Security Password

You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, Password, or Username;
- Do not leave your PC unattended while you are in the Credit Union's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you believe your password has been lost or stolen, or if you suspect any fraudulent activity on your account, call the Credit Union immediately at 781-423-2022 between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday. Telephoning the Credit Union is the best way of minimizing your losses and liability. (See: Section XII)

If you believe your Password has been lost or stolen, please use the Password change feature within the Online Banking section of the Web site to change your Password.



VII. Bill Payment Services

- A. Description of Service. The Bill Payment Service permits you to use your Internet-enabled device to direct payments from your designated online Bill Payment Account to third parties you wish to pay. Your Bill Payment Account must be a primary checking account. Through the Bill Payment Service, you can pay bills from your Bill Payment Account to businesses or individuals.

All payments you make will be deducted from the checking account that you designate as your Bill Payment Account for the Bill Payment Service. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee located in the continental United States. We reserve the right to restrict types of payees to whom payments may be made using the Service from time to time. Payments for these payees will be your sole responsibility if delayed or improperly processed or credited.

- B. Scheduling Payments. Funds must be available in your Bill Payment Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday, or holiday), funds must be available in your Bill Payment Account the following business day. After funds are withdrawn from your Bill Payment Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

You may choose to schedule payments to recur in the same amount at regular weekly, monthly, or semi-monthly intervals. When you create a new payee in the Bill Payment Service, it takes two (2) business days to set up the payee to receive payments. You should schedule a payment to a new payee at least ten (10) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee.

For all subsequent payments, you agree to allow at least four (4) to ten (10) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to four (4) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment Service will send a check that may take up to ten (10) business days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Credit Union will work with the payee on your behalf to reverse any late fees or charges.

- C. No Duty to Monitor Payments. The Credit Union is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Credit Union will not be liable in any way for damages you incur for any of the following reasons:
- insufficient funds in your Bill Payment Account to make the payment on the processing date;
 - delays in mail delivery;
 - changes to the payee's address or account number unless we've been advised of the change in advance
 - the failure of any payee to correctly account for or credit the payment in a timely manner, or
 - any other circumstances beyond the control of the Credit Union.



If the session during which you schedule a payment or transfer ends by 5:00 p.m., the Credit Union will be considered to have received it on that day. Otherwise, it will be considered received on the following business day. For all entries made using the Services, the time recorded by the Online Banking Service will be considered the official time of the transaction.

If your Bill Payment Account does not have sufficient funds to make a payment as of the date the payment is debited to your account, the Bill Payment Service will automatically block future Bill Payment Service until the account has sufficient funds to make the payment. The Credit Union will attempt to notify you by e-mail or U.S. Postal Mail, but the Credit Union shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. In all cases, you are responsible for either contacting the Service at (781)423-2022 to either make alternate arrangements for the payment or reschedule the payment through the Service. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

- D. **Cancel or Change Payment Instructions.** Payments must be changed or canceled using the Service prior to processing time on the business day the transaction is scheduled to be initiated. If you ask us to cancel a payment after it is issued and we agree to do so, we may charge you a stop payment fee. Stop payment orders whether oral, written, or electronic, will be in effect for a period of six (6) months. If requested by the Credit Union, you will confirm any stop payment order in writing. After six (6) months, any stop payment will terminate and must be renewed in order to continue in effect. The Credit Union may pay any item that is presented following the lapse of any stop payment order.
- E. **No Signature Required.** When any payment or other online Service generates items to be charged to your account, you agree that we may debit your Bill Payment account without requiring your signature on the item, and without prior notice to you.
- F. **Mass. General Laws, Ch. 167B, s.8(a)(16). Unless otherwise provided in this agreement, you (the consumer) may not stop payment of electronic fund transfers, therefore you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**

VIII. Term and Termination

- A. **Term.** This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.
- B. **Termination for Cause.** We may immediately terminate your electronic banking privileges (including the Bill Payment Service) without notice to you under the following circumstances:
 - 1. you do not pay any fee required by this Agreement when due or
 - 2. you do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

- C. **Termination for Convenience.** To terminate this Agreement, you must notify the Credit Union and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). When Bill Payment is terminated, any prescheduled bill payments made through Online Banking will also be terminated. Your final charge for the Bill Payment



service will be assessed at the end of your statement cycle. You may notify the Credit Union by one of the following methods:

- By sending an e-mail to info@mitfcu.mit.edu
- By calling 781-423-2022
- By writing a letter and either sending it to the following address: Attention: MIT Federal Credit Union, 70 Westview Street, Lexington, MA 02421 or giving it to a Member Service Representative at any of the Credit Union's locations.

If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

IX. Electronic Fund Transfer Provisions for Consumers

- A. Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT"). When applicable, the Credit Union may rely on any exceptions to these provisions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.
- B. Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFTs:
1. If you notify the Credit Union within two (2) business days after your password was lost or stolen, your liability will not exceed \$50.00 or the amount of the unauthorized EFTs that occur before notification, whichever is less
 2. If you fail to notify the Credit Union within two (2) business days after your password was lost or stolen and we can prove that we could have stopped someone from using your password without your permission if you had told us, your liability will not exceed \$500.00.
 3. You must report an unauthorized EFT that appears on your periodic statement, no later than 60 days of transmittal of the statement to avoid liability for subsequent transfers. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- C. Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking or Bill Payment transaction
- Call 781-423-2022;
 - Write us at: Attn: MIT Federal Credit Union, 70 Westview Street, Lexington, MA 02421; or
 - Email operations@mitfcu.mit.edu.

We must hear from you at the telephone number or address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:

1. Your name and account number



2. A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information
3. The dollar amount of the suspected error and date on which it occurred.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

X. Liability

- A. Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking or Bill Payment services accounts. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking and Bill Payment services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

1. If through no fault of the Credit Union, you do not have enough money in your account to make the transfer.
2. If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions that we have taken.
3. If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.
4. If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe someone has accessed your accounts without your permission and you fail to notify the Credit Union immediately.
7. If you have not properly followed the instructions on how to make a transfer included in this Agreement.



8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

- B. Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment account.
- C. Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment account.
- D. Virus Protection. The Credit Union is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

XI. Your Representations and Warranties

By requesting any Online Banking service, you represent and warrant as follows:

- A. Your use of Online Banking will comply with all applicable laws and regulations as well as the terms contained in this Agreement and your Account Agreement provided to you at new membership.
- B. You have access to and are the authorized user of computer equipment, software and/or a wireless device and that you can use to access these Services and download, access, read, review, print, and store the electronic records we provide to you.
- C. You are the legal owner of the Accounts and other financial information which may be accessed via Online Banking.
- D. You are a person authorized to enforce payments made or received using Online Banking.
- E. All information you provide us in connection with these Services is accurate, current and complete, and that you have the right to provide such information to us.
- F. You are not engaged in any business that would result in your being or becoming a "money services business" as defined in the Federal Bank Secrecy Act and its implementing regulations.
- G. You are a resident of the United States who can form a legally binding contact under applicable law.



XII. General Terms and Conditions

- A. Credit Union Agreements. In addition to this Agreement, you and the Credit Union agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in this Agreement. We will automatically deduct the fees related to this Service from your Bill Payment Account each month.
- B. Changes and Modifications. The Credit Union may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.
- C. Assignment. We may assign this Agreement to an affiliate of the Credit Union or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.
- D. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.
- E. Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:
- where it is necessary for the provision of Online Banking and for completing transfers;
 - in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
 - in order to comply with government or court orders, or other reporting requirements;
 - if you give us your permission;
 - to the Credit Union affiliated companies.
- F. Governing Law. This Agreement is governed by the laws of the State of Massachusetts and applicable federal law.

XIII. A2A Fees and Cutoff

- A. Account to Account (A2A) transfers enables you to transfer funds between your accounts at the Credit Union and your external account(s) at other U.S. financial institutions. When you make a transfer using the A2A Service you represent and warrant to us that you are either the sole owner or a joint owner of the accounts and that you have all necessary legal right, power and authority to transfer funds between the accounts.

Outgoing A2A transfer initiated on or before 5:00 pm will be credited to the External Account at least two business days. Incoming A2A transfer will take at least three business days to post to MIT FCU account. Please refer to our Truth-in-Savings disclosure and Schedule of Fees and Services for applicable A2A fees.



Daily and monthly transfer limits and processing requirements are set forth below. We reserve the right in our sole discretion to modify these limits and requirements on a case-by-case basis. Any waiver of these limits or requirements on one occasion shall not be deemed a waiver on any other occasion.

The current limits for outgoing A2A are as follows:

	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$10,000	\$20,000	\$40,000
New Members (first 30 days)	\$1,000	\$2,000	\$5,000

The current limits for incoming A2A are as follows:

	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$5,000	\$10,000	\$20,000
New Members (first 30 days)	\$500	\$1,000	\$2,500

Effective **February 1, 2025**, the following outgoing A2A limits will apply:

Transaction Type	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$5,000	\$5,000	\$20,000
New Members (first 30 days)	\$1,000	\$2,000	\$5,000

XIV. P2P Fees and Cutoff

- A. Person to Person (P2P) enables you to transfer money between your accounts at the Credit Union and another external account(s) at other U.S. financial institutions. On outgoing P2P, funds will remain in your account until the recipient accepts the P2P transaction. The P2P will then be processed through the your account in the next payment processing file at 5:00 pm (EST). Once the P2P has processed successfully, the Recipient will receive the P2P within 1-2 business days. The Recipient has 10 calendar days to accept the P2P before it is canceled.

Please refer to our Truth-in-Savings disclosure and Schedule of Fees and Services for applicable P2P fees.

Transfer limits and requirements. Daily and monthly transfer limits and processing requirements are set forth below. We reserve the right in our sole discretion to modify these limits and requirements on a case-by-case basis. Any waiver of these limits or requirements on one occasion shall not be deemed a waiver on any other occasion.

The current limits for outgoing P2P limits are as follows:

	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$5,000	\$5,000	\$10,000
New Members (first 30 days)	\$500	\$500	\$2,500



Effective **February 1, 2025**, the following outgoing P2P limits will apply:

	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$2,500	\$2,500	\$10,000
New Members (first 30 days)	\$500	\$500	\$2,500

XV. Bill Pay Limits

- A. Bill Pay services enable you to set up recurring payments, make one-time payments, and track your payments to individual payees and third parties.

Bill Pay transactions can take up to 10 business days to reach the third party and that they will be sent either electronically or by check. Generally, electronic payments will arrive at their destination in 3 - 5 business days. Payments sent by check generally arrive within 10 business days. The Credit Union is not liable for any service fees or late charges levied against you.

The current limits for bill pay are as follows:

	Max Payment Amount	Max Daily Amount	Max Monthly
Existing Members	\$25,000	\$50,000	\$100,000
New Members (first 30 days)	\$5,000	\$5,000	\$15,000



MIT FEDERAL CREDIT UNION E-SIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

You will be notified by e-mail when new documents are available for viewing. Please verify your e-mail address.

As part of your relationship with us, we want to ensure you have all the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you. So, before you use our Electronic Services you must review and consent to the terms outlined below.

In this consent:

- “We,” “us,” “our” and “MITFCU” means Massachusetts Institute of Technology Federal Credit Union.
- “You” and “your” means the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any MITFCU Product that you apply for, use or access.
- “Communications” means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.
- “Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- “MITFCU Product” means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future. MITFCU Products include Electronic Services.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples – the list is not exclusive or exhaustive, and the items in the list are only illustrations. They are not the only possible items that could appear in the list.

I. Consent to Electronic Records

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). We may also use electronic signatures and obtain them from you as part of our transactions with you.

Electronic Records may be delivered to you in a variety of ways. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically.



Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you in writing. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this consent will automatically cover those Communications as well.

II. Your Option to Receive Paper Copies

If we provide Electronic Records to you, and you want a paper copy, you may contact the appropriate member service unit and request a paper version. You will find the appropriate contact information in the account statement or agreement for the MITFCU Product related to the Electronic Record. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to the applicable agreement for any fee that may apply for paper copies.

III. Coverage of Consent

Your consent covers all Communications relating to any MITFCU Product. Your consent remains in effect until you give us notice that you are withdrawing it.

From time to time, you may seek to obtain a new MITFCU Product from us. When you do, we may remind you that you have already given us your consent to use Electronic Records and signatures. If you decide not to use Electronic Records and signatures in connection with the new product or service, your decision does not mean you have withdrawn this consent for any other MITFCU Product.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.mitfcu.org, or, with prior notice to you, on another website where we offer Electronic Services.

IV. Withdraw Consent

You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of:

- Your access to our Electronic Services, including online banking, and
- Your ability to use certain MITFCU Products.

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you are receiving online account statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. Depending on the specific MITFCU Product, if you withdraw consent, we may charge higher or additional fees for that product or for services related to it. Please refer to the applicable agreement for any fee that may apply.

To withdraw your consent please contact us at 781-423-2022.



V. Contact Information

You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you by going to the Account Services page within your online service and updating your contact information. If you have given us another type of electronic address, such as an electronic address or mobile phone number for SMS text messages, you may change that address by going to the account management page for each MITFCU Product you have linked to that address. There may be other, special MITFCU Products for which we provide separate instructions to update your email or other electronic address.

VI. Hardware and Software Requirements

To receive Electronic Records, you must have access to:

- Current Version (defined below) of an Internet browser we support,
- Connection to the Internet,
- Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader, see <https://helpx.adobe.com/sign/system-requirements.html> for Adobe requirements), and), and
- Computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices. By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Online Banking.

VII. Changes to Hardware and Software Requirements

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 Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.



VIII. Enrollment Through Credit Union's Device

If you enroll for an Electronic Service through one of our member service representatives or using our equipment, your enrollment may not be complete until you take additional action. We will advise you, at the time of your enrollment, of any additional action you must take. If you take the required action, it is an affirmation of your consent to use electronic records and signatures under the terms of this ESIGN Consent.

By providing your consent, you are also confirming that you have the appropriate hardware and software required, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your MITFCU Products.

