Note: This disclosure applies to communications that we are legally required to provide to you and other communications that we provide to you in connection with any or all of your consumer accounts, products and services accessible with Metro Credit Union Online Banking (“Online Banking”), Metro Credit Union Mobile Banking (“Mobile Banking”) or on any Metro Credit Union websites.

Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly - it contains important information about your legal rights. This eCommunications Disclosure covers all of your consumer accounts, products, and services with Metro Credit Union (collectively, "Metro," "we," "us," and "our") accessible, either currently or in the future, through Online Banking, Mobile Banking or any Metro Credit Union websites. This includes, but is not limited to, the following account and product and service types: deposit accounts, loans, and other online services. The words "I," "you" and "your" mean each account holder, product owner and/or service user identified on an account, product or service.

(1) Your Legal Rights
Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present this eCommunications Disclosure and obtain your consent to receive it electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. At times, we may still present you with paper disclosures, but as a basic proposition we need to know that you are willing to receive disclosures and other information electronically that otherwise must be provided on paper and that you have the hardware and software needed for our Online Banking and/or Mobile Banking services.

(2) Your Consent and Types of Electronic Communications You Will Receive
You understand and agree that Metro Credit Union may provide to you in electronic format only, by posting the information in Online Banking, Mobile Banking, at any Metro Credit Union website, through email (if applicable) or via SMS text messaging agreements, disclosures, notices, statements ("eStatements"), and other information and communications regarding your accounts, services and products; the use of any Online Banking, Mobile Banking or other Metro Credit Union web services; your relationship with us; and/or other programs, products or services that are or may in the future be made available to you ("Communications"). Such Communications may include, but are not limited to:

- This eCommunications Disclosure;
- The Online Banking Agreement and Disclosure, Mobile Banking Agreement, Bill Payment Agreement and Disclosure, and other service or user agreements for online access to Metro Credit Union websites, all updates to these agreements and all disclosures, notices and other communications regarding Online Banking and/or Mobile Banking and transactions you make within Online Banking, Mobile Banking or through any Metro Credit Union websites;
- Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, or other applicable federal or state laws and regulations;
- Periodic, annual, monthly or other eStatements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to, account information, account activity, account inactivity, payments made or due, or other eStatements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, or other applicable federal or state laws and regulations;

Rev. 02/16
• Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an over limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee, or a fee as a result of a stop payment order;
• Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
• Our Privacy Policy and other privacy statements or notices
• Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
• Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements.

(3) Types of Communications You Will Receive in Paper Form
This eCommunications Disclosure does not apply to:

• Any notice of default, acceleration, repossession, foreclosure, or eviction, or the right to cure or reinstate or redeem under a credit agreement secured by your primary residence;
• Any notice of the cancellation or termination of life insurance benefits (excluding annuities);
• Any transactions subject to Article 9 of the Uniform Commercial Code; and
• Any other communications that Metro Credit Union determines, in its sole discretion that you should receive in paper rather than electronic form.

Such notices and disclosures shall be mailed to the primary address we show for you in our records or otherwise delivered as required by law or the governing agreement. You also agree that you satisfy the hardware and software requirements discussed in Section 4 and you have reasonably demonstrated that you can access, receive and retain Communications electronically in the formats we use.

(4) Hardware and Software Requirements
While you may be able to access and retain the Communications using other hardware and software, your personal computer and/or mobile device needs to support the following requirements:

Computer Hardware and Software Requirements
• An operating system, such as but not limited to:
  Windows 98, NT, 2000, ME, XP, Vista or Win 7; or
  Mac OS 10
• Access to the internet and an internet browser which supports HTML and 256bit SSL encryption and JavaScript enabled.

Mobile Device Hardware and Software Requirements
• A mobile operating system, such as:
  Apple (Multiple Versions)
  Android (Multiple Versions)
  Blackberry (Multiple Versions)
• Access to the internet and an internet browser which supports HTML and 256bit SSL encryption and JavaScript enabled.

Regarding your mobile device: Communications may not be accessible over some network carriers. In addition, Communications may not be supported for all mobile devices. We cannot guarantee and are not responsible for the availability of data services provided by your mobile carrier, including data outages or "out of range" issues. We are not responsible for any loss, damage or injury resulting from the disconnection, defect, or malfunction of your cellular service or mobile device. Further, we are not responsible for the cost of upgrading your equipment to stay current with receiving Communications. You are responsible for understanding the operation and maintenance of your mobile device.

Rev. 02/16
Please note that you are solely responsible for any charges that may be assessed by your cellular phone service provider, internet service provider, or any other outside party to access Communications, for text messages sent to or received from the Bank or for data services/plans. Please consult your wireless plan or provider for details.

Most Communications provided within Online Banking, Mobile Banking or at any Metro Credit Union websites are provided either in HTML or PDF format. For Communications provided in PDF format, Adobe Acrobat Reader is required. A free copy of Adobe Acrobat Reader may be obtained from the Adobe website at www.adobe.com. In certain circumstances, some Communications may be provided by email. In all cases, you are responsible for providing us with a valid email address to accept delivery of Communications.

Printing and downloading Communications may only be performed from a computer unless your mobile device provides the capability of downloading or printing Communications in PDF or HTML format. To print or download Communications you must have a printer connected to your computer or sufficient hard-drive space to store the Communications.

(5) How to Withdraw Your Consent to this eCommunications Disclosure
Subject to applicable law, you may withdraw your consent to this eCommunications Disclosure by calling us at 877-MY-METRO, writing to us at Metro Credit Union, 200 Revere Beach Parkway, Chelsea MA 02150 ATTN: Member Services or by email at memberservices@metrocu.org or through our secure message center service using Online Banking. If you withdraw your consent, we may stop providing you with Communications electronically, and we may terminate your Online Banking access. Your withdrawal of consent is effective only after you have communicated your withdrawal to Metro Credit Union by the means listed above and Metro Credit Union has had a reasonable period of time to act upon your withdrawal. Your consent shall remain in force until withdrawn in the manner provided in this section. By withdrawing your consent to receive Communications electronically, a fee may be imposed. Refer to the current fee schedule for details. Termination of any Consent will not affect the legal validity, enforceability and binding effect of any Communication sent before the effective date of termination of the Consent.

Consent Coverage; Certain Notices From You Are Not Covered. Applicable law or contracts sometimes require you to give us “written” notices. You must still provide these notices to us on paper. Your consent here does not relate to those notices.

(6) Obtaining Copies of Electronic Communications
You may print or make a copy of Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy - do this when you first review the Communications because we do not necessarily keep them all in a place that you can access. Upon request, we will provide you with a paper copy of any Communications provided electronically by Metro Credit Union to you pursuant to this eCommunications Disclosure, provided we receive your request within 12 months after the date the Communication was first made available to you electronically. You may request a paper copy of these Communications by calling our Member Service Center at 877-MY-METRO.

Be sure to specify your account number or product type, as applicable, the specific Communication for which you are requesting a paper copy, and the address to which it should be mailed. We may charge fees for paper copies of the Communications.

(7) Updating Your Contact Information
In the event that your mailing address, email address or other contact information is changed, you must notify Metro of such changes immediately through one of the following methods:

- By updating your profile within Online Banking
- By calling our Member Service Center at 877-MY-METRO
- Writing to us at Metro Credit Union, 200 Revere Beach Parkway, Chelsea MA 02150

If you fail to update or change an incorrect email address or other contact information, you understand and agree
that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form in Online Banking, Mobile Banking or at another Metro Credit Union website or sent to the email address we have for you in our records

(8) Retain Copies for Your Records
We recommend that you print or download a copy of this eCommunications Disclosure to retain for your permanent records.