

***E-Notifications™* Agreement**

By providing your consent to the Agreement to Receive Electronic Communications, and the *Advantages Online™* Agreement and Disclosure you will be able to receive e-mail or text message alerts and notifications that certain activities have occurred on your account. Read this notice carefully and keep a copy for you records.

Examples of *E-Notifications™*

An **Activity**-related notification, for example:

- When your checking account balance falls below a specified dollar amount.
- When you are within a specified dollar amount of your VISA® credit limit.
- When you make a deposit larger than a specified amount.

An **Account**-related alert when your account information has been updated, for example:

- A name change.
- An address change.

Terms and Conditions

In order to access the *E-Notifications™* service, you must have *Advantages Online™* banking service enabled. In order to receive *E-Notifications™* you must have a valid email address on record with UECU. If you wish to receive *E-Notifications™* via your text enabled mobile device, you must provide a valid cell phone number. You acknowledge that the emails or text messages may not be encrypted. You may change your *E-Notifications™* options or discontinue receiving *E-Notifications™* by going to *Advantages Online™* in the Services section and updating your preferences on the *E-Notifications™* page.

UECU reserves the right to terminate this service at any time. We will only allow you to register one e-mail address or cell phone number with us at any time. You are responsible for notifying UECU when you change your email address or cell phone number. If an email or text message alert or notification is returned to UECU as undeliverable, UECU may discontinue your *E-Notifications™* service. The *E-Notifications™* service runs 24 hours a day, 365 days a year. You may receive an alert or notification at anytime of day or night. UECU does not guarantee the timeframe within which an alert or notification will be delivered.

Our Liability

UECU will not be responsible for any loss, damage or injury whether caused by the equipment, software and/or *E-Notifications™* service, nor will we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software or internet service. We do not make any warranties concerning the equipment, software or any warranties of fitness for a particular purpose or warranties of merchantability. You accept sole responsibility for your email address and cell phone number or for anyone accessing your emails and text messages. We do not guarantee the functionality of *E-Notifications™* text message alerts on all mobile devices, on all communication networks, in all geographic regions or at all times. In addition *E-Notifications™* may be interrupted because of conditions beyond our control, including outages in Internet availability and emergency personnel usage of a cellular network. UECU is not responsible for any charges that your email service provider or mobile service provider may charge. Message and data rates may apply.

Governing Law

This agreement shall be governed by the laws and regulations of the Commonwealth of Pennsylvania, as amended from time to time.