



The only place to do your banking!

Electronic Signature Agreement

This is a disclosure required by the Federal Electronic Signatures in Global and National Commerce Act (E-Signature Act) in order for us to provide you with disclosures and make agreements with you on-line. Please read this disclosure carefully prior to selecting "I have read and accept" checkbox. We recommend that you print a copy of this disclosure and maintain a copy for your records.

By selecting "I have read and accept" checkbox you agree (if you are an authorized user for a business or other entity, you agree on behalf of the business or other entity) to the following terms and conditions:

- You consent to the acceptance of notices, periodic statements, and disclosures by means of electronic delivery.
- You understand and agree that you have a right to receive any required notices, periodic statement, and disclosures in paper form.
- You understand that you have the right to withdraw your consent, in which cases you will no longer receive electronic communications and the credit union will communicate with you thereafter in paper form. You further understand and agree that in order to withdraw such consent you must provide Michigan First Credit Union with notice either in writing at 27000 Evergreen Road, Lathrup Village, Michigan 48076 or via e-mail at help@michiganfirst.com.
- Once you have provided your consent to receive notices, periodic statements, and disclosures electronically, you can still obtain paper copies of them by requesting such copies in writing or via e-mail as described above. You agree to pay a fee for paper copies of such documents; refer to the Fee Schedule for a list of fees.
- In order to access MoneyWorks and to receive required notices, periodic statements and disclosures electronically, you will need Internet access and either a Microsoft Explorer version 5 or higher, Firefox 2.0 or higher, Safari 3.1 or higher, Netscape Navigator or Communicator version 6 or higher, Adobe Acrobat Reader 6.0 or higher and you must enable JavaScript in your browser.
- You agree to notify Michigan First Credit Union immediately of any change in your e-mail address by updating your profile information via Michigan First Online Banking, by email as described above or in writing.
- You agree that by selecting "I have read and accept" checkbox, you have consented to the provisions of this disclosure.

Your online transactions with us will be governed by separate agreements with us that provide access to MoneyWorks and/or MoneyWorks Bill Pay.

Your acceptance of those separate agreements will, however, be in accordance with this disclosure.

I understand and agree that the credit union retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last-known mailing address or by providing electronic notice of such changes sent to my last-known e-mail address.

In the future, should the credit union, by law or regulation, be permitted to deliver any additional notices or disclosures to which I am entitled besides those specifically listed herein, I hereby agree to receive such notices or disclosures in electronic format sent to my last-known e-mail address.

I understand and agree that I remain solely responsible to inform the credit union of all mailing address and e-mail address changes. My failure to maintain current address information in my credit union account records does not relieve me of any responsibilities that I have under this disclosure or any separate agreements.