

# MISSION FEDERAL CREDIT UNION AGREEMENTS AND DISCLOSURES

## Electronic Delivery (eTax Forms) Disclosure and Agreement

The terms and conditions of this Disclosure and Agreement apply to the electronic delivery of Mission Federal Credit Union's informational tax forms in connection with your account (s) that you have with us.

- In this Agreement, the words "Credit Union," "Branch," "us," "we," "our," "or "Mission Fed" refers to Mission Federal Credit Union.
  - The words "eTax Form(s)" or "Tax Form(s)" refer to the electronic version of the informational tax forms that Mission Fed is required to provide to you.
1. **eTAX FORMS** – Mission Fed is required to file information returns with the Internal Revenue Service (IRS) relevant to your accounts and transactions including 1098 Forms; 1099 Forms; 5498 Forms; and other tax forms that we are required or permitted to deliver electronically.
  2. **CONSENT TO ELECTRONIC DELIVERY/SCOPE** – You specifically agree to receive electronic delivery of your Mission Federal informational tax forms related to your accounts and transactions with Mission Fed. Your consent applies to every year that Tax Forms are furnished and will be effective as long as you have an account with us unless you choose to withdraw your consent. Any owner of this Mission Fed account has the right to establish electronic delivery of Tax Forms for an account. If you do not consent to receive your Tax Forms electronically, a paper copy will be mailed to the address on file for your account. You also agree that we may use electronic records and signatures in our relationship with you, for the purpose of providing eTax Forms to you.
  3. **ACCESS** – Use of Mission Federal Mobile or Online Banking is required to access your eTax Forms. When eTax Forms are available, the primary member (or individual joint member on a business account) will receive an e-mail message, along with instructions on how to access them. It is your responsibility to access Mission Fed Mobile or Online Banking to access your eTax Forms.
  4. **HARDWARE AND SOFTWARE REQUIREMENTS** – To access your eTax Forms, you must have access to the following: a device capable of connecting to the Internet or downloading the Mission Fed mobile application which supports the current version of (i) an operating system, such as Windows, Mac OS, iOS or Android and (ii) one of the following Internet browsers: Edge, Chrome, Safari or Firefox. You must also have a current and valid email address; software to access and view files in PDF format, such as Adobe Acrobat; a printer if you wish to print your eTax Forms; and sufficient electronic storage capacity, if you wish to retain electronic copies. By "current version", we mean a version of the browser that is currently supported by its publisher.  
  
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 eTax Forms, we will give you notice of the revised requirements. Continuing to use our electronic delivery service, after receiving notice of hardware and software changes, will be considered confirmation of your consent to receive electronic delivery of your Tax Forms.
  5. **UPDATES TO YOUR EMAIL ADDRESS** – Your current valid email address is required for you to receive electronic delivery. It is your responsibility to keep us informed of any changes to your email address. At our discretion, if you provide an invalid email address or your email later becomes invalid, we may treat this as withdrawal of your consent to receive eTax Forms and begin sending you paper copies. You may update your email address in Mobile or Online Banking, by calling us at 858-524-2850 or 800-500-6328, or by visiting any branch location. If you have multiple accounts at Mission Fed, you must update your email address for each master account.
  6. **WITHDRAWAL OF CONSENT** – You may withdraw consent to receive eTax Forms at any time. Please allow us ten (10) days to process your request. You may withdraw your consent by sending a secured message through Mission Fed Mobile or Online Banking, by sending a written and signed request to Mission Federal Credit Union, P.O. Box 919023 San Diego, CA 92191, or by calling us at 858-524-2850 or 800-500-6328.
  7. **RIGHT TO REQUEST PAPER COPIES** – You may access a twenty-four (24) month history of your eTax Forms in Mobile or Online Banking. Paper copies may also be requested by calling us at 858.524.2850 or 800.500.6328, by visiting any branch, or in Mobile or Online Banking, if available.
  8. **CANCELLATION OF SERVICES** – Electronic delivery of your Tax Forms will be terminated if you or Mission Fed terminate your access to Mobile and Online Banking. Refer to our Mobile and Online Banking Agreement for additional information. You will not be charged a fee for termination of Mobile or Online Banking access. However, after termination of access, paper copies of your Tax Forms will be mailed to the address on file for your account.