



Dakota Plains Credit Union Services Agreement and Disclosure

Please read this document carefully and keep a copy for your own records. This notice is being provided to inform you that you will receive important initial account opening disclosures in the mail or electronically. They include the Membership Agreement that outlines Terms and Conditions, and information regarding Electronic Funds Transfers, Privacy, Truth in Savings and Funds Availability. If you choose to enroll in eStatements, you will start receiving your monthly (and/or quarterly) statements electronically.

This Online Membership Application Service E-Sign disclosure and Consent ("Disclosure"), applies to all communication for those products and services offered through our online application process.

Scope of Communication to be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Membership Application of your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and other compliance notices.
- Other account notices, such as late, negative, overdraft/NSF or certificate renewal notices as applicable and as available.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your own records a copy of this disclosure or any other communication that is important to you.

Dakota Plains Credit Union eStatement Agreement and Disclosure

This disclosure contains important information about DPCU's Electronic Statement products, also referred to as eStatements. You should keep a copy of this disclosure for your records.

eStatement Delivery

If you enroll in eStatements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by updating your Personal Information within Mobicint.

The email alert will include a link to Dakota Plains Credit Union homepage. You can also navigate to the eStatement page anytime from within Mobicint.

Statement Availability

eStatements are securely available online for 24 months. Check images can be easily accessed online for 3 months. Both eStatements and check images may be downloaded or printed for permanent retention.

Requesting Paper Copies

If you need a copy of a statement, please contact us at your nearest branch or 1-800-555-5889. A fee will be charged as described in our most recent Fee Schedule.

Enrolling in eStatements

You may enroll in eStatements as part of the Mobicint enrollment process, or you can activate them at any time by accessing the eStatement page within Mobicint.

Canceling eStatements

You may opt-out of eStatements at any time by contacting us. If you opt out of eStatements, we will resume delivery of your paper statements by US Mail. There will not be a fee associated with the reinstatement of paper statements. If you cancel eStatements and have a Kasasa Cash or Kasasa Cash Back account you will no longer qualify for the rewards.

Hardware and Software Requirements

To access, view, and retain electronic communications that we make available to you, you must have:

- Internet access.
- A computer or wireless device with an internet browser that can support 128-bit encryption.
- Access to a printer or storage medium such as a hard drive so that you can download and/or print statements for your records.
- An external email address.

We may revise hardware and software requirements, and if there is a material change that may impact on your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving statements without the imposition of any fees.

How to Update Your Records

It is your responsibility to provide and maintain a current email address and account information. You can update your email by contacting us at 1-800-555-5889, or if you choose to use Mobicint after your account is created, you can update your email address in the settings of Mobicint.

If you have a “multiple-party account” as defined in the Terms and Conditions agreement, your email address may be changed by any authorized party to your account. DPCU will have no obligation or liability to any of the parties to a “multiple-party account” if the email is changed.

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