



Notice of Change in Terms

Effective September 1, 2021, Rivermark Community Credit Union has amended its Membership & Account Agreement and Business Membership & Account Agreement as described below.

Section I. Membership & Accounts

- **Membership & Account Agreement: Section 6.a. Accounts for Minors/Uniform Transfer to Minor Accounts**
The last sentence of the paragraph has been amended as follows: *It is the Custodian's responsibility to change the status of the account when the minor reaches age of majority.*
- **Membership & Account Agreement: Section 9.d. Deposit Requirements/Direct Deposits and Business Membership & Account Agreement: Section 5.d. Deposit Requirements/Direct Deposits**
The second and third sentence of the paragraph has been amended as follows: *You must authorize any direct deposits or preauthorized transfers by completing a separate authorization. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request.*
- **Membership & Account Agreement: Section 14.h. Courtesy Pay Policy/Notifications and Business Membership & Account Agreement: Section 11.g. Courtesy Pay/Notifications**
The following sentence has been amended as follows: *If you go 30 days with a negative balance, we may suspend the payment of NSF items until your account is once again in good standing.*
- **Membership & Account Agreement: Section 14.j. Courtesy Pay/You May Always Opt Out and Business Membership & Account Agreement: Section 11.i. Courtesy Pay/Opting Out of Courtesy Pay**
These sections have been amended to add online banking as a method to opt in or out of Courtesy Pay, as follows: *You may opt-out of Courtesy Pay at any time through online banking, by visiting one of our branches, writing us at P. O. Box 4044 Beaverton, OR 97076-4044, or calling 503.626.6600 or 800.452.8502.*
- **Membership & Account Agreement: Section 16.b. Stop Payment Orders/Duration of Order and Business Membership & Account Agreement: Section 13.b. Stop Payment Orders/Duration of Order**
These sections have been amended as follows: *A stop payment order will be effective indefinitely unless canceled in writing.*
- **Membership & Account Agreement: Section 21.c. Notices/Effect of Notice and Business Membership & Account Agreement: Section 17.c. Notices/Effect of Notice**
These sections have been amended as follows: *Any written notice you give to the Credit Union is effective when it is actually received by the Credit Union. Any written notice the Credit Union gives to you is effective when it is provided electronically, if you have agreed to receive account notices electronically, or when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your last known address. Notice to any one account owner is considered notice to all owners of the account.*
- **Membership & Account Agreement: Section 31. Monitoring and Recording Telephone Calls and Business Membership & Account Agreement: Section 24. Monitoring and Recording Telephone Calls**
New sections have been added as follows: *You agree that we may monitor or record telephone or video calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.*
- **Membership & Account Agreement: Section 32. Audio/Video Recording or Photography and Business Membership & Account Agreement: Section 25. Audio/Video Recording or Photography**
New sections have been added as follows: *For security and privacy purposes, you are strictly prohibited from photographing and/or audio/video recording inside our branch locations and offices without our express written consent.*
- **Membership & Account Agreement: Section 33. Consent to Contact and Business Membership & Account Agreement: Section 26. Consent to Contact**
New sections have been added as follows: *You agree that we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect*



any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw consent to be contacted on your wireless telephone number(s) at any time by notifying us in writing. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or the established user with respect to the wireless telephone number(s) provided and have the authority to give this consent. You agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other urgent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, or advertising. You will have an opportunity to opt-out of such communications at the time of delivery.

- **Membership & Account Agreement: Section 34. Waiver of Notices and Business Membership & Account Agreement: Section 27. Waiver of Notices**

New sections have been added as follows: *To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal regulation or other applicable law.*

- **Membership & Account Agreement: Section 35. Derogatory Communications and Business Membership & Account Agreement: Section 28. Derogatory Communications**

New sections have been added as follows: *We reserve the right to reject offensive or derogatory communications such as selected account names, email addresses, or security terms related to your accounts.*

Section II. Electronic Funds Transfer Agreement and Business Electronic Funds Transfer Agreement

Effective September 1, 2021, Rivermark Community Credit Union has amended its Electronic Funds Transfer Agreements as described below.

- In the second introductory paragraph, the following sentences have been deleted due to the addition of Section 33 and Section 26 (Consent to Contact) referenced above: *You agree the Credit Union may use automatic telephone dialing systems in connection with calls made to any telephone number you entered, even if the telephone number is assigned to a cellular telephone service or other service for which the called party is charged. You may revoke this authorization at any time by providing the Credit Union with your written revocation.*
- **Membership & Account Agreement and Business Membership & Account Agreement: Section 1.a. Online Banking Transactions; Section 1.b.iv. External Payments and Funding; Section 3.a. Mobile Banking Transactions**
These sections have been edited to replace references that describe the ability to make payments or fund accounts from an "external credit card" to "external debit card" as using a credit card is no longer an option.
- **Membership & Account Agreement and Business Membership & Account Agreement: Section 3.a. Mobile Banking Transactions**
These sections have been amended to add "Face ID" as an available biometric option. In addition, references to personal financial management services and obtaining an account balance via text messaging have been removed as they are no longer available.
- **Membership & Account Agreement: Section 8.b. Fees and Charges/Currency Transaction Fee and Business Membership & Account Agreement: Section 9.b. Fees and Charges/Currency Transaction Fee**
These sections have been amended to clarify circumstances under which a foreign transaction fee may be assessed as follows: *A fee will also apply to purchase transactions made with merchants located in foreign countries, even if the transaction is initiated from within the U.S.*

To obtain a new **Membership & Account Agreement** or **Business Membership & Account Agreement**, go online to www.rivermarkcu.org, pick one up at any branch office, or call us at 503.626.6600 or 800.452.8502.