

**NORTHLAND AREA FEDERAL CREDIT UNION
MOBILE ALERT AGREEMENT AND DISCLOSURE
ONLINE BANKING ADDENDUM**

Mobile Text Terms and Conditions

Northland Area Federal Credit Union's e-mail and text alerts enable you to receive certain information regarding eligible accounts you have selected for the service. By using this service, you acknowledge that you are aware of and agree to the terms and conditions hereof.

This is free, optional service.

You may receive alerts through a text or web-enabled mobile device, an e-mail account that is accessed via a personal computer, or both. It is your responsibility to determine if your service provider supports text messaging and your telephone or other mobile device is capable of receiving text messages. The alerts are also subject to the terms and conditions of your agreement(s) with your cellular phone carrier, internet and/or other service provider. Your cellular phone carrier may charge you for receiving messages to your phone. You are responsible for any fees imposed by your service providers.

We will send alerts based upon the instructions you provide to us. In addition to any other obligations you may have, it is your responsibility to correctly enter and keep current any e-mail address, phone number, and cell phone provider, as required for the type of alert you have selected.

We may send these alerts in an unencrypted format and they may include your name, account number (will be masked), financial information, and other sensitive information. You consent to delivery by the method you have selected and to sharing of information with anyone who may have access to your telephone, mobile, computer or other device. NAFCU will not disclose your full account number unless you enter it in the account "nickname", which is highly discouraged.

NAFCU will not solicit information from you such as name, address, social security number, mother's maiden name, account information, password, etc via e-mail.

Alerts are not designed to replace any other notices we send to you. You agree to continue to review all correspondence from us regarding your accounts and services with us.

If we do not send or you do not otherwise receive an alert we send, or such is delayed or misdirected for any reason, such does not affect your liability, rights or responsibilities with respect to your accounts and services and you agree that we will not be liable for our failure to send alerts as described herein. NAFCU will not be held liable for fees charged to your account, non-sufficient funds situations, returned items, or other damages allegedly due to an alert or lack thereof.

Do not reply directly to the Alert notifications that you receive. If you have questions regarding Alerts, please call a Call Center Representative at (800) 336-2328 during normal business hours.

We reserve the right to terminate this service or begin charging a fee for this service at anytime without notice, except as may be required by law. Nothing herein shall amend, supersede or nullify any other agreement you may have with us.