

Changes to Our Agreements



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These changes help us serve our members and will be available on our website on May 11, 2018. Thank You!

In our efforts to constantly improve service to our members, we are making a number of important changes to our agreements with you. In our updated Member Service Agreement Part 2 (MSA Part 2) and Business Member Service Agreement Part 2 (BMSA Part 2) we have not only added new user-friendly explanations about our products and services, but have also addressed how we help you with products and services by phone and online. Additionally, we've more clearly explained the terms of having your membership, products and services with us, and how you may start, use, change, add and terminate all the products and services by any method we offer. These changes assist us in providing you with excellent service and superior financial products, and serve the best interests of the members of our Credit Union.

For your convenience we have summarized the key major changes to our new MSA Part 2 and BMSA Part 2 below. Each matter summarized has a number for you to locate and read the specific Provision where the matter is addressed in the MSA Part 2 and BMSA Part 2 (if different, the BMSA Part 2 is the second number in the summary).

The new MSA Part 2 and BMSA Part 2 are effective May 11, 2018. You can obtain a complete copy of the new MSA Part 2 and BMSA Part 2 from us at any time on our website at www.vsecu.com, or by contacting us and having us e-mail or mail them to you. You may also obtain a copy of the new MSA Part 2 and BMSA Part 2 by coming to our branch.

Please access, read and keep a copy of your new MSA Part 2 and BMSA Part 2 so that you can refer to them anytime about matters that affect your membership, products or services with us. Should you have questions about any matter addressed in the updated MSA Part 2 and BMSA Part 2, please contact us at the number above during business hours and we will be happy to assist you. Thank you again for being a valued member of our Credit Union. We greatly appreciate it!

Summaries of Important Provisions in the updated MSA Part 2 and BMSA Part 2

- The MSA and BMSA include all your information and documents in our records. *Provision 1.*
- For all the products and services you have with us, we will rely exclusively on the terms of the MSA Part 2 or BMSA Part 2, and any changes or additions we (or you) make to it over time. *Provision 1.*
- When you join our credit union in person we will always offer you a paper copy of our MSA Part 2 and BMSA Part 2, and will e-mail a copy to your address. *Provision 3.*
- The privilege of membership with us entitles you to numerous advantages, and requires you to adhere to all your responsibilities under our MSA or BMSA and applicable law. *Provision 1.*
- Our Agreement is in English. Please seek assistance from your family, friends or professionals for help with other languages. *Provision 1.*
- On multiple owner products and services, any owner alone may start, change, add or terminate the products or services with the exception of adding or removing an owner. *Provision 4.*
- In fairness to all members, you are responsible for all costs of any legal advice required to address any matter specifically initiated or incurred by you or the products and services you have with us. *Provision 1.*
- As a member you have the privilege to use our products and services, and understand that we manage the right to have and use our products and services. *Provision 2.*
- We may require nonmembers to present ID, provide a SSN, thumbprint and/or pay a fee for transactions on your account. *Provisions 6. and 7.*
- By maintaining the products and services you have with us, you confirm your agreement to the MSA Part 2 and BMSA Part 2. *Provision 11.*
- You may request to obtain a copy or image of any information, document, the MSA Part 2, BMSA Part 2 and/or disclosure by contacting us anytime we are open for business. *Provision 1.*
- Effective May 11, 2018, Federal Regulations require us to collect personal identification information and documents from any person who owns more than 25% of a business or organization.
- If you need help with any matter addressed in the MSA Part 2, BMSA Part 2, contract, product or service, please contact us during business hours and we will be happy to assist you. *Provision 1.*

Questions? Please contact us anytime we're open for business.