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## Change in Terms

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Ent has updated its Membership and Account Agreement. Please visit [www.Ent.com/Legal](http://www.Ent.com/Legal) for more information.

We have made the following updates, effective May 20, 2019 (unless otherwise noted):

- Clarified a payee's ability to resubmit a check up to three times if returned for insufficient funds, along with the fees a member may incur if this occurs (Paragraphs 8(A) and 8(C));
- As of July 1, Included a daily maximum amount of Courtesy Pay fees a member can incur (Paragraph 8(C));
- Clarified Courtesy Pay is not available to business or corporate accounts (Paragraph 8(C));
- Defined and explained the difference between "actual balance" and "available balance," as well as further explained how Ent's Overdraft Program works (Paragraph 8(D));
- Added "Colorado's statute of limitations shall apply to all legal actions against Ent" (Paragraph 25);
- Added an Arbitration and Waiver of Class Action Clause (Paragraph 26). By this Clause, you are agreeing that any and all claims threatened, made, filed or initiated against us shall be resolved by binding arbitration administered by the American Arbitration Association in accordance with its applicable rules and procedures for consumer disputes. As a result, if either you or we elect to resolve a claim through arbitration, you will give up your right to go to Court to assert or defend your rights under our Account Agreement (except for claims brought individually within Small Claims Court, as long as the claim remains in Small Claims Court). Please note, you have the right to opt-out of this Arbitration Agreement and it will not affect any other terms and conditions of your Account Agreement or your relationship with Ent. To opt out, you must notify Ent in writing of your intent to do so within 30 days after the date of this Change in Terms. Your opt-out will not be effective, and you will be deemed to have consented and agreed to the Arbitration Agreement, unless your notice of intent to opt out is received by Ent within such 30 day time period in writing.

Please send to: **Ent Credit Union**  
Legal Department  
P.O. Box 15819  
Colorado Springs, Colorado 80935-5819

Your notice of intent to opt out can be a letter that is signed by you or an email sent by you, to [Arbitration@Ent.com](mailto:Arbitration@Ent.com), that states "I elect to opt out of the Arbitration Agreement" or any words to that effect. To read our updated Membership and Account Agreement in full, please visit [www.Ent.com/Legal](http://www.Ent.com/Legal).

You can find all of Ent's disclosures at  
[Ent.com/Legal](http://Ent.com/Legal).

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