



Notices of Change in Terms

Please see below for important notices regarding the change in terms for the following:

- Innovations Federal Credit Union Debit Card
- The Telephone Consumer Protection Act

• CHANGE-IN-TERMS NOTICE FOR YOUR INNOVATIONS FCU DEBIT CARD

Effective August 15, 2017, Section of the Debit Card Agreement and Section 3 of the Electronic Funds Transfer Disclosure and Agreement between you and Innovations Federal Credit Union is hereby amended to add the following paragraph:

Our Right to Block, Deny or Limit Transactions

You understand and agree that we may block, deny or limit any Card transactions without notice to you for any reason in our sole discretion, including without limitation, (a) our determination that transactions or attempted transactions in certain countries, zip codes or other locations may constitute fraud, (b) our determination that transactions or attempted transactions may not be conducted by you or may otherwise constitute fraudulent or illegal transactions or (c) our adoption of security parameters, limits or blocks in order to prevent or deter fraud. You understand and agree that we shall have no liability to you or any third party for our decision to block, deny or limit any Card transaction or attempted Card transaction in our sole discretion.

• CHANGE-IN-TERMS NOTICE FOR THE TELEPHONE CONSUMER PROTECTION ACT

Effective immediately, the Membership and Account Agreement is amended to add a new Section 36 as follows:

Consent to Contact. You agree we and/or our third-party vendors (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 the consent to be contacted at your wireless telephone number(s) at any time by written notice to us at Innovations FCU, P O Box 15529, Panama City, FL 32406, by email to donotcall@innovationsfcu.org, by telephone at 850-233-4400, or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with your accounts, or any of them, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you provide to us. You agree to indemnify us and our third-party vendors, and hold us and our third-party vendors harmless, from and against any and all losses, claims, damages, liabilities, costs of expenses (including attorneys' fees) that arise out of your breach of any of the foregoing representations and agreements.

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 exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.