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CU Chat

Changes to This Disclosure. COPFCU may update this disclosure from time to time. The current version will always be available within the chat service and on our website at <https://copfcu.com/disclosures>. When this disclosure is updated, you will be asked to review and accept the revised version before continuing to use the chat service.

CU CHAT DISCLOSURE

You may be asked to communicate with COPFCU using CU Chat, a secure chat service, to fulfill a loan, account or other request you have made with the Credit Union. To use this service, you acknowledge and agree to the following:

Purpose of This Chat. This chat service is provided to communicate with COPFCU staff regarding your accounts, products, services, and general inquiries. Chat is intended for non-urgent matters.

Urgent Matters — Do Not Use Chat. Do not use this chat to report a lost or stolen card,

suspected fraud, identity theft, or any other time-sensitive matter. For urgent matters, please call us at 1-800-810-0221 or visit any branch during business hours.

Hours of Operation. Chat is generally staffed Monday – Friday from 9:00a to 5:00p EST. Messages sent outside of operating hours will be answered the next business day. We do not guarantee an immediate response, and unanswered messages should not be relied upon as notice to COPFCU.

Service Availability. COPFCU makes no warranty that the chat service will be available at all times or that messages will be delivered without delay. We are not liable for damages arising from service interruptions, delays, outages, or other unavailability of the chat service. If you need to reach us when chat is unavailable, please call 1-800-810-0221 or visit any branch during business hours.

Identity Verification. Before discussing account-specific information, COPFCU may require you to enter an access code sent to your email or mobile phone, or our staff may ask you additional verification questions to confirm your identity. We may decline to discuss account-specific matters in chat if we are unable to verify your identity to our satisfaction.

Information You Share in Chat. Messages, files, and other content exchanged through this chat are retained as part of your member service record. Please do not share any information through this chat that you do not wish to be retained. We will treat personal information you share in chat in accordance with our Privacy Policy, available at <https://copfcu.com/privacy-policy> or upon request.

Recording and Quality Review. Chat sessions may be reviewed by COPFCU for training, quality assurance, regulatory, and compliance purposes.

Notifications. When you participate in a chat with COPFCU, you may receive email or SMS text-message notifications about new messages or chat invitations. Standard message and data rates from your carrier may apply. You may opt out at any time by clicking the unsubscribe link included in the notification, or by contacting us.

No Financial, Legal, or Tax Advice. Information provided through this chat is for general informational purposes only and is not financial, legal, tax, or investment advice. You should consult a qualified professional for advice specific to your situation. Products and services we may discuss are subject to eligibility, terms, conditions, fees, and other disclosures, which are available in the relevant account agreement, disclosure, or fee schedule.

Federal Insurance. COPFCU is federally insured by the National Credit Union Administration (NCUA) and is an Equal Housing Lender.

Third-Party Service Provider. The chat platform is provided to COPFCU by a third-party service provider, eDOC Innovations, Inc. Your use of the platform is also subject to the eDOC Chat End-User License Agreement, which is presented separately and which you must accept to use the service.