

Gratiot Community Credit Union Secure Chat —

Member Disclosure

Welcome to Gratiot Community Credit Union's secure chat service. Please read this disclosure carefully before using chat. By continuing, you acknowledge and agree to the following:

Purpose of This Chat. This chat service is provided to communicate with Gratiot Community Credit Union's 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 989-463-8321 or visit any branch during business hours.

Hours of Operation. Chat is generally staffed During normal business hours. Messages sent outside of operating hours will be answered the next business day. We do not guarantee an immediate response, and unanswered messages are not considered official notice to Gratiot Community Credit Union. Please contact us another way to make sure we receive your important information.

Service Availability. Gratiot Community Credit Union makes no warranty that the chat service will always be available 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 989-463-8321 or visit any branch during business hours.

Identity Verification. Before discussing account-specific information, Gratiot Community Credit Union 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. Gratiot Community Credit Union will never contact you and ask you to provide this access code; if someone contacts you and asks for the code you should terminate the interaction and call the credit union at 989-463-8321 immediately.

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 [Privacy Policy](#) or upon request.

Recording and Quality Review. Chat sessions may be reviewed by Gratiot Community Credit Union for training, quality assurance, regulatory, and compliance purposes.

Notifications. When you participate in a chat with Gratior Community Credit Union, 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. Gratior Community Credit Union is federally insured by the National Credit Union Administration (NCUA).

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

Changes to This Disclosure. Gratior Community Credit Union 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://www.gratiorcu.org/disclosures/>. When this disclosure is updated, you will be asked to review and accept the revised version before continuing to use the chat service.

Questions? If you have questions about this disclosure, please contact us at memberservices@gratiorcu.org or 989-463-8321.
