



Website Arbitration Provision

You and the credit union agree that any and all disputes arising out of, affecting, or relating to your access to and use of the credit union's website shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association (AAA) in accordance with its applicable rules and procedures for consumer disputes, as applicable, whether such claims are in contract, tort, statute, or otherwise.

YOU FURTHER AGREE THAT ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.