



PLEASE READ CAREFULLY.

Your Membership Agreement has changed with the addition of new provisions and updates:

1. Your Membership Agreement contains a new Arbitration Agreement and Waiver of Class Action provision that limits your ability to bring an action in court and bring or participate in a class action or aggregate proceeding. You have the right to Opt-Out of the Arbitration Agreement and Waiver of Class Action provision by notifying us in writing of your intent to opt-out within 30 days after the date you first receive notice of the Arbitration Agreement and Waiver of Class Action. You will be deemed to have received such notice on the earlier of, the date notice of this Agreement is hand-delivered or otherwise personally provided to you, or 3 days from the date notice is deposited in the mail or emailed to you. **THIS IS YOUR NOTICE.** For a complete copy of the new Arbitration Agreement and Waiver of Class Action provision, you can either log into your myGCScu.com account or call us at 618-797-7993 for a free mailed copy.
2. Your Membership Agreement contains new information regarding Termination of Membership. You may be denied services or expelled from membership for any reason allowed by applicable law, bylaws of the credit union or credit union policy. **THIS IS YOUR NOTICE.** For a copy of this new provision, you can either log into your myGCScu.com account or call us at 618-797-7993 for a free mailed copy.
3. Information regarding foreign transactions made with your card has been updated.