Your Community • Your Credit Union

MasterCard Automatic Billing Updater Service Disclosure

Chocolate Bayou Community Federal Credit Union, as required by MasterCard, participates in the MasterCard Automatic Billing Updater Service.

MasterCard Automatic Billing Updater Service is defined as a service that automatically facilitates the secure exchange of your updated debit card information with participating merchants with whom you have recurring payments set up, requiring no action on your part. This automated solution that helps to ensure uninterrupted service for cardholders and uninterrupted payments by updating card-on-file ("COF") information for recurring and non-recurring payments. This program helps to reduce COF transaction declines due to changed account numbers and/or expiration dates. Benefits of this service include, but are not limited to:

> Reduces "card not present" declines
> Helps to ensure on-time bill payment
> Provides better Member Service
> Prevents late fees and service disruption

Should you choose to opt out of this service, you will be responsible for providing your new card information to participating merchants. You may incur additional fees from your merchant if you do not provide your updated information in a timely manner.

Your MasterCard debit card and credit card is automatically enrolled in the MasterCard Automatic Billing Updater Service. If you wish to opt out of this Service, complete the Opt-Out Request below and mail, or come in person to the Alvin or Pearland branch of Chocolate Bayou Community Federal Credit Union. Our mailing address is P.O. Box 1694, Alvin, Texas 77512. If you have any questions, please feel free to contact us at (281) 331-2253.

Opt-Out Request for MasterCard Automatic Billing Updater Service

By completing the form below, I/we are requesting to opt-out of the **MasterCard Automatic Billing Updater Service.**

_____   _____
Print Name   Member Number

_____   _____
Signature   Date

Chocolate Bayou Community FCU Debit Card Last 4 digits _____

Chocolate Bayou Community FCU Credit Card Last 4 digits _____