

# Registration Disclosure

Updated: 01/01/2024

This Blaze Credit Union Digital Banking Agreement and Disclosure ("Agreement") governs the use of Blaze Credit Union's digital banking services including Blaze Digital Banking or External Transfer Services ("Services") provided by Blaze Credit Union ("Blaze"). The terms and conditions of this Agreement supplement the Blaze Mobile Deposit Capture Agreement and Disclosure and your existing Account Agreements and Disclosures governing your accounts with Blaze.

## Definitions

The words "account" and "accounts" mean the Blaze account in which you are either the owner or joint owner.

The words "Loan account" and "loan accounts" mean any loan you have with the Blaze.

The words "you," "your," and "yours" mean the person(s) using the Service.

The words "we," "our," "us," and "Credit Union" mean Blaze Credit Union.

Business day means every day, excluding Saturdays, Sundays, and federal holidays.

Digital Banking means the comprehensive list of banking services delivered over the Internet, through a wide variety of electronic devices (desktop computers, laptop computers, tablets, cellular phones, etc.).

## Electronic Consent and Acceptance of Terms and Conditions

In order to enroll in the Services, you consent to receive and accept the terms and conditions of this Agreement, and any amendments. You further elect and authorize Blaze to electronically deliver communications via email concerning your accounts with Blaze and any applicable disclosures as required by law. If there is more than one party to an account, notice to any one party to the account will be effective for all account holders. In the event any change to this Agreement requires prior notice to you, Blaze will notify you by email at the email address that you have provided for notices pertaining to this Service, of the new or different terms and conditions or will provide you with a link with such email where you may view the new or different terms and conditions on a website. Your use of the Services constitutes your acceptance of this Agreement. Blaze reserves the right, in its sole discretion, to change, modify, add or remove portions from Blaze Digital Banking as it deems necessary or desirable. Blaze will provide you notice at least (30) days prior to the effective date of the change and will provide a link or written Internet address to a location on Blaze's website where the change is described. It is your responsibility to read the notice of change. Your continued use of Blaze Digital Banking after notification shall constitute acceptance of any changes. You understand and agree Blaze reserves the right to provide any such notice to you in printed form. You may withdraw your consent to having this information provided to you electronically and request a paper version of a particular document; however, you may be subject to a fee for such requests unless prohibited by applicable law. We recommend you print the entire Agreement for your records.

## Access and Security

Your Blaze Digital Banking ID and password are required to access Blaze Digital Banking functions. You are responsible for all transmissions, instructions, information, processes and transactions attributable to your password, whether entered by you or any person you authorize, and any agreement or consent communicated from such access shall be deemed to be a duly signed writing of yours sufficient to bind you. You agree not to give or make available your password to any individual who is not on the account or any other unauthorized individual / third party. You may be required to change your password on a periodic basis. We are entitled to act on the instructions received under your password. For security purposes, it is recommended that you memorize the password and do not write it down.

If you believe your password has been lost or stolen, someone has attempted to use the Blaze Digital Banking service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money without your permission, you must notify Blaze immediately at 651.215.3500 or 888.347.7473. Blaze does not maintain a record of your password. If you lose or forget your password, you may reset your password online. You also agree that Blaze may revoke your Blaze Digital Banking Service and/or External Transfer services if unauthorized account access and/or transactions occur as the apparent result of negligence in the safeguarding of the Blaze Digital Banking ID and password (s) belonging to you without prior notice to you.

## Use of Electronic Services

To use electronic services, you must have at least one Blaze share account and a Blaze Digital Banking ID with a password. Blaze reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

### **Contact Information Changes**

You agree to promptly notify Blaze in writing, by phone or online of any contact information change such as mailing address, phone numbers, or email address.

### **Blaze Digital Banking Required Equipment**

In order to enroll in the Blaze Digital Banking Service, you need an electronic device [e.g., computer, cellular phone, etc.](“Equipment”) with a web browser or Blaze designated mobile app.

You are responsible for the installation, maintenance, and operation of your Equipment, browser and the software. Blaze is not responsible for any errors or failures from any malfunction of your Equipment, the browser or the software. Blaze is also not responsible for any computer virus or related problems that may be associated with the use of an online system.

### **Enrolling for Blaze Digital Banking**

Your member account number, Social Security Number, address, and valid email address are required for initial enrollment to Blaze Internet Banking. Enrollment requirements subject to change.

- Users will create a personalized Blaze Internet Banking ID and password. Each individual on the account will be required to have their own unique Blaze Online Banking ID and password.
- New Logon IDs can be between 9 and 40 alphanumeric characters.
- Passwords must have at least 12 alphanumeric characters. A minimum of 1 numeric, 1 lowercase alphabetic character, 1 uppercase alphabetic character, and 1 special character is required.

You accept responsibility for periodically changing your Blaze Internet Banking password and protecting the integrity of the Logon ID to protect unauthorized transactions and account access. Granting access to your account via Blaze Internet Banking to any non-owner will make you financially liable for all losses or misuse of your account(s).

### **Security Procedures**

You agree that Blaze will initiate funds transfer requests or other transactions only after you access your Blaze Digital Banking Account using the established login credentials. You acknowledge and agree that Blaze has established commercially reasonable security procedures for the electronic Services. You understand the security procedures are designed to authenticate your identity before accepting a request for conducting a transaction and not to detect errors in the content of your instructions.

You accept responsibility for periodically changing your Blaze Digital Banking password and protecting the integrity of the Logon ID to protect unauthorized transactions and account access. Granting access to your account via Blaze Digital Banking to any non-owner will make you financially liable for all losses or misuse of your account(s).

### **Blaze Digital Banking Access**

The Service allows you to perform some or all of the following functions from your Equipment by accessing your accounts at Blaze’s Website at [www.blazecu.com](http://www.blazecu.com).

- Transfer funds between your accounts
- Make loan payments by transferring funds from checking and savings
- Request a transfer of funds to another Blaze member number
- Get information about balances, rates, deposits and withdrawals, checks cleared, loan payoff amounts and payroll deposits
- Get dividend, interest or tax information
- Estimate a loan payment
- Place a stop payment on a check or series of checks
- Print out an interim statement copy

- Apply for a loan
- Request a check be mailed to your home
- Change your Security Code
- Request a change of address
- Re-order checks
- External Transfer

#### **Verification of Accounts at Other Financial Institutions**

After agreeing to this Agreement and providing any additional information requested, you may enroll accounts that you hold at other financial institutions ("Verified Account") in the External Transfer service. You hereby authorize Blaze to verify a Verified Account by confirmation of small ACH transactions sent to the account. You authorize Blaze to verify your Verified Account through the use of trial transactions, in which one or more low value payments will be credited to the account. Sometimes, a low value payment will be both credited to and debited from the account. In either case, Blaze will then ask you to verify the amount of each credit and debit made into such account.

#### **Authorization to Transfer Funds Using External Transfer**

You hereby represent and warrant to Blaze, its directors, officers, employees and agents that you own each Blaze Account, Verified Accounts, and have full right and authority to all the funds on deposit therein. In addition, you authorize Blaze to execute and charge my Blaze Account(s) for any External Transfer request to or from a Verified Account, including any related fee, subject to any applicable limit as to dollar amount, time delays to complete certain types of transfers when External Transfer requests are made in accordance with the procedures established by Blaze. You understand and acknowledge that Blaze has no obligations to execute any request for a transfer using External Transfer that is not initiated in accordance with such procedures. You further acknowledge that the acceptance and processing of an External Transfer request is subject to the terms and conditions stated in this Agreement, as amended from time to time. This authorization shall remain in full force and effect until you have informed Blaze by telephone at 888.347.7473 that you have revoked your authorization and Blaze has a reasonable opportunity to act on it.

You understand and agree that at all times your relationship with the financial institution that maintains each Verified Account is independent of Blaze and your use of the External Transfer service. You shall not hold Blaze responsible for any acts or omissions by the financial institution maintaining a Verified Account with respect to it, including without limitation any modification, interruption or discontinuance of it. **YOU ACKNOWLEDGE AND AGREE THAT WHEN BLAZE ORIGINATES A REQUEST FOR A TRANSFER USING THE EXTERNAL TRANSFER SERVICE, BLAZE IS ACTING AS YOUR AGENT. YOU AGREE TO INDEMNIFY AND HOLD HARMLESS BLAZE AS YOUR AGENT UNDER THIS AGREEMENT.**

#### **Information Relied Upon by Blaze**

You acknowledge and agree that Blaze is relying upon the information you provide in originating an External Transfer on your behalf. Any errors in the information, including incorrect or inconsistent account names and numbers or the ABA number or name of the financial institution holding your Verified Account are your responsibility. Although you represent and warrant to Blaze that you are the owner of each Verified Account and describe it to Blaze by name and account number (or any other number), You understand and agree that if External Transfer instructions identify a Verified Account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. You understand that financial institutions holding your Verified Accounts may not investigate discrepancies between names and numbers. In addition, you agree that Blaze has no responsibility to investigate discrepancies between names and account numbers.

#### **External Transfers**

The business day on which a request for an External Transfer is made begins at 12:01 a.m. Central Time ("CST") and ends at 12:00 p.m. CST the same day. The request for an External Transfer will be executed on the next business day if the request is made after 7:30 p.m. CST. If the request for an External Transfer is received by Blaze on a day that is not a business day, the transfer process will begin on the next business day.

#### **Transfers Subject to the Rules of the Verified Accounts**

Additionally, all funds transfers are also subject to the rules and regulations governing the relevant Verified Accounts. You agree not to request any External Transfers from or to Verified Accounts that are not allowed under the rules or regulations applicable to such accounts.

### **Limits on External Transfers**

Limits on transfer amounts will be set based on average balances, relationship and history with Blaze and are displayed in the application. Limits are calculated against all outstanding transfers, which are transfers that have been requested but not yet paid.

### **External Transfer Warranties**

Blaze MAKES NO WARRANTIES, EXPRESS OR IMPLIED - INCLUDING THE FAILURE OF ANY INTERMEDIARY BANK OR BENEFICIARY BANK TO CREDIT YOUR BENEFICIARY WITH THE AMOUNT OF THE FUNDS TRANSFER AFTER RECEIPT OF SAME WITH RESPECT TO ANY MATTER.

### **Rejection of an External Transfer Request**

We reserve the right to reject your funds transfer request. Blaze may reject your request if the dollar value of one or more of your transfer requests exceed your daily or weekly transfer limit (as more fully described above), if you have insufficient available funds in your Blaze Account for the amount of the External Transfer, plus any applicable fee (see the Personal or Business Fee Schedule for current related charges and fees), if your request is incomplete or unclear, if Blaze identifies a security risk related to a requested transfer or if Blaze is unable to fulfill your request for any other reason. You understand and agree that if Blaze rejects a request for an External Transfer for one or more of the reasons set forth above, you will be informed of the rejection during your online session or by e-mail as soon thereafter as Blaze has determined to reject the request.

### **Cancellations, Amendments or Recalls of an External Transfer Request**

You may cancel or amend a funds transfer request only if Blaze receives your request prior to our execution of the funds transfer request and at a time that provides Blaze with a reasonable opportunity to act upon that request. If your funds transfer request has been executed by Blaze, you understand and agree that the request to recall or amend the funds transfer will be effective only with the voluntary consent of the financial institution holding the Verified Account. If you decide to recall or amend your funds transfer and your request has already been executed by Blaze, Blaze will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and agrees to do so, once the funds are returned to Blaze by the beneficiary bank Blaze will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Blaze (see the Personal or Business Fee Schedule brochure for current related charges and fees). Blaze shall not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your funds transfer request.

### **Means of Transfer**

You understand that Blaze uses a variety of banking channels and facilities to make funds transfers, but will ordinarily use the ACH Network. You agree to be bound by the rules and regulations that govern any applicable funds transfer systems, including, but not limited to, the ACH Network, NACHA, EPN, Federal Reserve System and Clearing House Interbank Payment System (CHIPS).

### **Significance of Email Notices Regarding External Transfer Service**

You agree that all email notices sent to you regarding status of your External Transfer requests are simply service messages and will not constitute a transaction receipt or an official record with respect to an External Transfer. You acknowledge and agree that these notices will be sent to the email address you provide for Blaze Digital Banking use, even if you inform Blaze separately to not send you marketing messages at that same email address.

### **External Transfer Limitation of Liability**

YOU AGREE THAT Blaze SHALL NOT BE LIABLE FOR ANY COSTS, FEES, LOSSES OR DAMAGES OF ANY KIND INCURRED AS A RESULT OF (1) YOUR GRANTING Blaze AUTHORITY TO VERIFY A VERIFIED ACCOUNT; (2) YOUR DEBIT AND/OR CREDIT TO A VERIFIED ACCOUNT OR YOUR INABILITY TO DEBIT AND/OR CREDIT SUCH ACCOUNT(S) IN ACCORDANCE WITH YOUR EXTERNAL TRANSFER INSTRUCTIONS; (3) ANY INACCURATE OR INCOMPLETE INFORMATION RECEIVED FROM ANOTHER FINANCIAL INSTITUTION IN CONNECTION WITH VERIFYING A VERIFIED ACCOUNT OR EXECUTING A TRANSFER WITH A VERIFIED ACCOUNT; (4) ANY CHARGES IMPOSED BY THE FINANCIAL INSTITUTION HOLDING A VERIFIED ACCOUNT; AND (5) ANY TRANSFER LIMITATIONS SET BY A FINANCIAL INSTITUTION HOLDING A VERIFIED

ACCOUNT. IN NO EVENT SHALL Blaze BE RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXPENSES ARISING IN CONNECTION WITH YOUR EXTERNAL TRANSFER REQUEST.

### **Mobile Banking**

The use of Mobile Banking may incur additional data charges depending on your wireless carrier. Please consult your wireless provider/carrier for details on correlated rates and charges. All terms and conditions applicable to Blaze Online, Desktop Banking may apply to Mobile Banking.

## **General Disclosures and Agreements**

### **Transactions that are not Completed**

Electronic services are limited to the extent, and subject to the terms, noted below:

i. Your ability to transfer funds between certain accounts is limited by federal law and the Account Agreement and Disclosures. You should refer to the Account Agreement and Disclosures for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Blaze Digital Banking Service are counted against the permissible number of transfers described in the Account Agreement and Disclosures.

ii. Transactional information for your accounts will be available from Blaze Digital Banking for a minimum of 365 days from the date of inquiry.

If we fail to complete a transfer to or from your designated account(s) on time and in the correct amount, and we have agreed to perform such transfer(s) (with certain exceptions), we may be liable for your losses or damages. Any claim for interest or dividends payable by Blaze shall be at Blaze's published savings account rate. We also will not be liable:

- If we have terminated this Agreement.
- If through no fault of ours, you do not have enough money in your account(s) to make the transfer.
- A legal order directs us to prohibit withdrawals from the account(s).
- The funds in your designated account(s) are subject to legal process or other encumbrance restricting the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transaction from being completed despite reasonable precautions we have taken.
- You have reported an unauthorized use of your Blaze Digital Banking ID and password, reported it as stolen, or requested that we issue a new password, and we have as a result refused to honor the original password.
- If your account is closed, frozen, or funds are uncollected.
- If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
- If the transfer would cause your balance to become negative or exceed the credit limit of an established line of credit loan.
- If any part of Blaze Digital Banking is not working properly and you knew about the problem when you started the transactions.
- If other exceptions are introduced as provided by applicable law.

### **Periodic Statements**

Any electronic transaction will be reflected on your periodic statement. You understand and agree that you are required to notify Blaze of any error relating to using electronic services no later than 60 days after you receive the first monthly periodic statement that includes any transaction you allege is erroneous. You are responsible for any errors that you fail to bring to Blaze's attention within such time period.

### **Errors and Questions**

Notify Blaze by either Telephone or Mail as soon as you can if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include:

- 1) Your name and account number,
- 2) A description of the error or the transaction you are unsure about and an explanation of why you believe it is an error or why you need more information,
- 3) The dollar amount of the suspected error, and
- 4) The date of transaction.

If you tell us orally, we may require that you send us your error in writing within 10 business days. We will generally tell you the results of our investigation within 10 business days of the receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we decide no error occurred, we will mail you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

### **Your Liability for Unauthorized Transfer**

Tell us AT ONCE if you believe your account information and/or password have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you believe your account information and/or password has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your account information and/or password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Blaze Digital Banking ID and/or password, and we can prove we could have stopped someone from using your Blaze Digital Banking ID and or password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was first delivered to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### **No Unlawful or Prohibited Use**

As a condition of using the service, you agree to not use the service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further agree that you will not use the service in any manner that could damage, disable, overburden, or impair the service or interfere with any other party's use and enjoyment of such service. You promise to indemnify and hold Blaze harmless from any damages, liabilities, costs, expenses (including attorneys' fees), or other harm arising out of any violation thereof. This indemnity will survive termination of your account and this Agreement.

### **Fees for Electronic Services**

Currently there is no monthly service fee for using Blaze Digital Banking; however, we may implement a fee as required by applicable federal and/or state regulations and in such case, we will notify you as soon as practicable. If at that time, you choose to discontinue using Blaze Digital Banking, you must notify us within 30 days.

### **Disclosure of Account Information To Third Parties**

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. Where it is necessary for completing transactions;
2. Where it is necessary for activating additional services;
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or Biller;
4. To a consumer reporting agency for research purposes only;
5. In order to comply with a governmental agency or court orders; or,
6. If you give us your written permission.

### **Alterations and Amendments**

Blaze may, from time to time, revise or update programs, services, and/or related material(s) rendering such prior versions obsolete. When required by regulation, Blaze will send notice to you either at your address as it appears on Blaze's records or by online notice through Blaze Digital Banking. Any continuation of use of the service after Blaze sends you a notice of change will constitute your agreement to such change(s).

### **Termination of the Service**

You may, by written request, terminate the Service(s) provided for in this Agreement. Blaze may terminate your use of the Service at any time. In the event of termination of the Service, Blaze will attempt to contact you and you will remain liable for all transactions performed on your Account. Further, you agree that, if Blaze is notified that you have included the credit union in the filing of a petition of bankruptcy or you cause a loss to Blaze, we may revoke or refuse to grant you service and/or Blaze Digital Banking account access to your account.

### **Payee Limitation**

Blaze reserves the right to impose a frequency or dollar limit on or refuse to make any payment you have directed. Blaze is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement.

### **Evidence**

If we go to court for any reason, we can use any form of data (a copy, microfilm, microfiche, or photograph of any document or person) to prove what you owe or that a transaction has taken place and the data will have the same validity as the original.

### **Disclaimer of Warranties**

**THE SERVICES ARE PROVIDED BY US "AS IS", AND NEITHER WE NOR ANY THIRD PARTY THAT CONTRIBUTES IN ANY MANNER TO THE SERVICES MAKES ANY REPRESENTATION OR WARRANTY WHATSOEVER, INCLUDING WARRANTIES (A) WITH RESPECT TO THE ACCURACY, COMPLETENESS OR TIMELINESS OF THE SERVICES; OR (B) THAT THE SERVICES SHALL BE UNINTERRUPTED OR ERROR FREE. FURTHER, WE AND ANY THIRD PARTY THAT CONTRIBUTES IN ANY MANNER TO THE SERVICES DISCLAIM ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING ANY IMPLIED WARRANTIES OF TITLE, NONINFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE RELATING TO THE SERVICES. ANY HYPERLINK TO ANOTHER SITE IS NOT AND DOES NOT IMPLY AN ENDORSEMENT, INVESTIGATION, VERIFICATION OR MONITORING BY US OF ANY INFORMATION ON THAT SITE.**

### **Blaze's Liability**

**Limitation of Liability: TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL Blaze OR THEIR THIRD PARTY VENDORS, CONTRACTORS, TECHNOLOGY OR CONTENT PROVIDERS OR THEIR RESPECTIVE OFFICERS, DIRECTORS, OWNERS, AGENTS AND EMPLOYEES (THE "Blaze PARTIES") HAVE ANY LIABILITY TO YOU OR ANY OTHER PERSON FOR ANY COSTS, LIABILITIES OR DAMAGES OF ANY KIND, WHETHER DIRECT, CONSEQUENTIAL OR PUNITIVE (TOGETHER, "COSTS"), ARISING OUT OF, OR IN CONNECTION WITH, THIS AGREEMENT OR THE PERFORMANCE OR BREACH OF THIS AGREEMENT, OR YOUR OR ANY OTHER PERSON'S USE OF, OR INABILITY TO USE, THE SERVICES. THESE LIMITATIONS SHALL APPLY REGARDLESS OF THE FORM OF ACTION, WHETHER BASED ON STATUTE OR ARISING IN CONTRACT, INDEMNITY, WARRANTY, STRICT LIABILITY OR TORT (INCLUDING NEGLIGENCE), AND REGARDLESS OF WHETHER ANY Blaze PARTY KNOWS OR HAS REASON TO KNOW OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS AGREEMENT AND WITHOUT LIMITING THE FOREGOING, THE MAXIMUM AGGREGATE LIABILITY OF THE Blaze PARTIES UNDER THIS AGREEMENT AND WITH RESPECT TO THE SERVICES SHALL NOT EXCEED THE AMOUNT EARNED, IF ANY, BY US FROM YOU IN CONNECTION WITH THE SPECIFIC EVENT GIVING RISE TO YOUR LOSS OR DAMAGES, UNLESS CAUSED DIRECTLY BY THE Blaze PARTIES' GROSS NEGLIGENCE OR WILLFUL MISCONDUCT.**

### **Indemnification**

Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your accounts, if you are an owner of an account, you agree to indemnify and hold us, our directors, officers, employees, and agents harmless from all loss, liability, claims, demands, judgments, and expenses arising out of or in any way connected with an Account or the performance of electronic services. This indemnification is provided without regard to whether our claim for indemnification is due to the use of electronic services by you or your authorized representative. You understand and agree that this paragraph shall survive the termination of this Agreement.

**Governing Law**

You understand and agree that this Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of Minnesota, notwithstanding any conflict-of laws or doctrines of such state or other jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of Minnesota.

**No Waiver**

Neither party shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by both parties. No delay or omission on the part of the parties in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

**Contact Information**

Blaze Credit Union

PO Box 130670

Roseville, MN 55113

Phone: 651.215.3500

Toll Free: 888.347.7473