

Date: October 1, 2025

Subject: Important Changes to your Membership Terms

Dear Member,

This letter is to inform you of changes to your Membership and Account Agreement. We are amending our agreement to add an Arbitration Provision and Class Action Waiver.

This change becomes part of your Membership and Account Agreement and requires that any dispute or claim between you and the credit union be resolved through binding arbitration, not in court. By agreeing to this, you and the credit union are waiving the right to a trial by judge or jury.

You have the right to reject this Arbitration Provision and Class Action Waiver. To do so, you must send us a written notice of your decision to opt out by November 15th, 2025, to Destinations Credit Union 8767 Satyr Hill Rd. Baltimore, MD 21234. By continuing to use your account after November 15th, 2025, you will be deemed to have accepted the new terms.

You can review the full text of the Arbitration Provision by visiting www.destinationscu.org/important-change or by reviewing the attached document if you have received a paper statement. If you have any questions, please visit any of our branches or contact us at 410-663-2500.

Thank you for your membership.

Sincerely,
Destinations Credit Union