

Plaid Integration Opt Out

INTEGRATION OPT-OUT

Revised: August 2023

CU*Answers has an integration with **Plaid**, a service that connects user financial data with a variety of apps using a background data aggregation process. This integration allows member account data to be made available within the member's selected application (*such as YNAB, Chime, Acorns, or Venmo*) if a member chooses to link their credit union account into said application. Read more about **Plaid** at <https://plaid.com/>

Once live, this integration applies to all credit unions on our network. We have developed protocols to turn off credit union access if a credit union chooses to not allow members to use **Plaid** within our integration. However, this does not mean that your member is not able to use **Plaid's** alternate features to 'scrape' the information from the credit union app.

If your credit union would like to opt out of the **Plaid** services integration, please read below and choose to opt out. Reminder, credit unions are automatically opted in for this service unless an opt out form is received – **you do not have to return this form unless you are electing to opt out.**

OPT OUT INFORMATION

By opting out, CREDIT UNION agrees that **Plaid** will not be activated for its financial institution. **Opting out does not mean your members are prohibited from using Plaid, and your members may be able to transmit information by entering CREDIT UNION information manually.** Opting out means that members using **Plaid** will not be able to choose CREDIT UNION from a **Plaid**-enabled end-provider, and member information will not be transmitted from CREDIT UNION to Plaid through CU*BASE or **It's Me 247** Online and Mobile Banking unless entered manually by the member.

If CREDIT UNION opts in and then later chooses to opt out, members will still be able to access **Plaid** but CREDIT UNION will no longer be an option for the member to select from a **Plaid**-enabled end provider. CREDIT UNION members will also lose the ability to select CREDIT UNION from a **Plaid**-enabled end provider if CREDIT UNION de-converts from CU*BASE and CREDIT UNION's new provider does not have a **Plaid** integration.

Through the Partner Platform, credit unions may opt out of enabling access to End User Data under this Agreement. Partner will provide Plaid with access to End User Data only from FIs that have not opted-out ("Enabled FIs"). During the Term, other than the general charge to FIs for access to the Partner Platform, Partner will not charge Enabled FIs any additional amounts related to use of the Data Access Method with the Partner Platform under this Agreement.

OPT OUT AGREEMENT

My credit union chooses to opt out of Plaid integration. We understand that opting out does not mean members are prohibited from using **Plaid**, and that members may be able to transmit information by alternate means. We understand that we can change our participation status at any time by contacting irsc@cuanswers.com and requesting a change in **Plaid** integration status. I confirm that I am authorized to commit the credit union to opt out of **Plaid** integration.

CREDIT UNION INFORMATION

Credit Union	<input type="text"/>		
Contact Name	<input type="text"/>		
Email	<input type="text"/>	Phone	<input type="text"/>

HOW TO SUBMIT YOUR OPT OUT REQUEST

Once you have completed this form indicating your credit union's desire to opt out of the Plaid integration, please submit to irsc@cuanswers.com no later than **Friday, September 1, 2023.**

Your credit union will receive a one-time notification that we have completed your opt out configuration.

Questions?

Contact us at irsc@cuanswers.com