



Date:

Nusenda Credit Union
ATTN: Nusenda Compliance Department
P.O. Box 8530
Albuquerque, NM 87198
Email: ComplianceDistributionGroup@nusenda.org

Re: Opt-out of Agreement to Arbitrate

To Whom It May Concern:

I do not agree to the Agreement to Arbitrate. By this letter, I elect
to opt-out of the Arbitration and Waiver of Class Action provision in my Account Information
Agreement. This opt-out applies to the following membership numbers:

Sincerely,