

## E-SIGN DISCLOSURE

**You are not required to agree to the terms and conditions of this E-Sign Disclosure. However, if you do not wish to agree to the terms and conditions of the E-Sign Disclosure, you may not proceed with the opening of an account electronically.**

**1. Consent to Electronic Communications.** You consent to the acceptance of notices, periodic statements, disclosures and other communications from us by means of electronic delivery ("Electronic Communications"). Electronic Communications includes any of the following information with respect to any share or deposit account that you maintain at the Credit Union:

- The agreements that cover your accounts;
- Your periodic account statement;
- Disclosures that we are required to give you from time to time under the various federal laws, including, but not necessarily limited to, the Truth in Savings Act, the Electronic Funds Transfer Act, and the Expedited Funds Availability Act;
- Other periodic or special notices (including, but not limited to, non-sufficient funds notices, MoneyNow notices, overdraft notices, change in terms notices, hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations);
- Notices regarding our privacy practices and policies;
- To the extent permitted by the Internal Revenue Service, notices required by federal tax laws, if we choose to send them to you in that manner;
- Such additional notices or disclosures as the Credit Union may, by existing or future law or regulation, be permitted to deliver to you electronically.

**2. Your Right to Receive Notices in Paper Form.** You understand and agree that you have a right to receive any required notices, periodic statements and/or disclosures in paper form. You are not required to consent to electronic delivery, however if you do not wish to consent to electronic delivery, you will be unable to proceed with the opening of your account electronically.

**3. Your Right to Withdraw Your Consent.** You understand that you have the right to withdraw your consent. You may withdraw your consent to receive Electronic Communications at any time by visiting a credit union branch, by calling us at 800.664.3828, or by logging into Online or Mobile Banking and changing your preferences. Once you have withdrawn your consent, you will no longer receive electronic communications and we will communicate with you thereafter in paper form, at no additional charge to you.

**4. Paper Copies of Electronic Communications.** Once you have provided your consent to receive Electronic Communications, you can still obtain paper copies of such communications as well. We will provide you with a paper copy of any Electronic Communication upon your request. We may charge a fee for any such paper copy. You may request a paper copy of an Electronic Communication by contacting us at 800.664.3828, or by visiting us at any Credit Union branch.

**5. Hardware and Software Requirements.** In order to receive and retain Electronic Communications from us, you must have access to the necessary hardware and software to view, print or otherwise access necessary information, and to receive Electronic Communications from us. To receive Electronic Records, you must have access to:

- A Current Version of an Internet browser we support,
- A connection to the internet,
- A Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- A computer and an operating system capable of supporting all of the above. You will need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

In the event we change the hardware and/or software requirements to access and retain Electronic Communications, we will notify you of these changes at least 30 days in advance, and give you a notice of your right to withdraw your consent to receive Electronic Communications. You will not be charged a fee for withdrawing your consent.

**6. How Electronic Communications Will Be Made.** You authorize us to send you Electronic Communications by either of the following methods:

- The Electronic Communication will be contained in, or attached to, an e-mail message that we send to the e-mail address you provide to us; or
- The Electronic Communications will be accessible within Online and Mobile Banking; or
- The Electronic Communication will be posted to our Web site. We will send you a notice, either to the e-mail address you give us or to your mailing address, alerting you that a new Electronic Communication has been posted to the Web site.

**7. E-Statements.** You will receive a periodic statement at least quarterly. You will be notified electronically via email when your statement is available. Upon receipt of the email, you may retrieve the statement through Online or Mobile Banking using your login credentials. We recommend that you print a copy of any electronically provided statements, notices or disclosures (including this one) for your records.

**8. Changing Your E-Mail Address.** It is your responsibility to inform us of any change to your contact details, such as your name, telephone number and/or email address. We will use the email address you provide to us to communicate with you electronically as necessary. To change your e-mail address you can utilize our Online and Mobile Banking App or to notify us of a change in your e-mail address, visit a credit union branch or call us at 800.664.3828.

**9. Undeliverable Electronic Communications.** If an Electronic Communication is returned to us as undeliverable, we will send you a paper copy the next business day via the U.S. Postal Service to the mailing address shown on our records. In such event, all future Electronic Communications will be sent to you by the U.S. Postal Service at the mailing address shown on our records. Consecutive undeliverable email attempts may cause the Credit Union to revoke Electronic Communications until a valid email address is provided. The Credit Union is not liable for any third-party incurred fees, other legal liability or any other issues or liabilities arising from statements, disclosures or notifications sent to an invalid or inactive email address you have provided to us. You understand and agree that your failure to maintain current contact information in your Credit Union account records does not relieve you of any responsibilities that you have under this Agreement and disclosure or any separate agreements.

**10. Amending or Terminating this Agreement and Disclosure.** You understand and agree that the Credit Union retains the right, to the extent permitted by law, to amend this Disclosure by providing you with written notice of such changes sent to your last known mailing address, or by providing electronic notice of such changes to your last known email address. In the future, should the Credit Union, by law or regulation, be permitted to deliver any additional notices or disclosures to which you are entitled besides those specifically listed herein, you hereby agree to receive such notices or disclosures in electronic format sent to your last known email address. The Credit Union may terminate this Disclosure at any time.