



## E-SIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. However, with your prior consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records, signatures and communication with you throughout our relationship with you. You should read this Consent carefully and print a copy for your records.

In this Consent:

"We," "us," "our" and "CUONE" means Credit Union ONE.

"You" and "your" means the person giving this Consent, and also each additional account owner, authorized signer, authorized representative, and/or service user identified on any CUONE product or service that you apply for, use or access.

"Electronic Communications" means all disclosures, notices, agreements, statements, documents and other information related to any Credit Union ONE product or service we provide to you or you sign, submit or agree to at our request by means of electronic delivery. This includes notices via text message for account servicing purposes delivered to any mobile telephone number you have provided to us. To the extent permitted by the Internal Revenue Service, this includes notices required by federal tax laws if we choose to deliver them in that manner.

**Your Consent:** By clicking "Continue" you consent to the acceptance of Electronic Communications. Your consent remains in effect until you give us notice of your withdrawal or we terminate it.

**Your Option to Receive Paper Copies:** You may contact Credit Union ONE by e-mail, by visiting a branch, or by telephone to request that we provide you with a paper copy of any Electronic Communication. You may be charged a fee for the paper copy which we may deduct from any account you have with us.

**You May Withdraw Your Consent:** You have the right to withdraw your consent at any time by providing us with a written notice of withdrawal. Your withdrawal will be effective after we have had a reasonable opportunity to act upon it. Please be aware that withdrawal of consent may result in the termination of access to some services or ability to use certain products. If you are receiving electronic account statements your withdrawal will cause paper statements to be mailed to you and may result in additional statement fees as disclosed in our fee guide.

**Hardware and Software You Need:** You must have an active email address, connection to the Internet and access to:

- an Internet browser we support: FireFox 1.5+, Explorer 8.0+, Safari 4.1.3+, or Chrome (or newer versions)
- computer and operating system capable of supporting Javascript, cookies (enabled) and Flash (graphics) and a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader)
- 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, and
- in some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

We reserve the right to discontinue support of a software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for Electronic Communications.

**Keeping Your Email Address Current:** We will use the email address and/or phone number you provide to us for Electronic Communications. You must promptly notify us of any change in your email or other electronic address. Sign on to Credit Union ONE online or mobile banking to update your contact information and change the email address on record for you. If you do not provide us with prompt notice of a change in your information you agree to hold us harmless for any failure to deliver and required information to you.

If at any time we determine you are no longer receiving Electronic Communications we may terminate your Consent to receive Electronic Communications. In such event, we will send you paper copies.

**By providing your consent, you are also confirming you have the hardware and software described above, are able to receive and review Electronic Communications, and you have an active email account. You are also confirming that you are authorized to consent and do consent on behalf of all the other account owners, authorized signers, authorized representatives, and/or service users identified with your CUONE products or services.**

Federally Insured NCUA