



ONLINE DISCLOSURE AND CONSENT UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

Electronic Signature and Consent to Conduct Business Electronically

You are submitting an application/request to open an account and/or share ("Request") through the IU Credit Union's Online Account Opening Service. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices, and information ("Disclosures") from the Credit Union. By completing and submitting the Request through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Membership & Account Agreement.

Scope of Communications to Be Provided in Electronic Form

This agreement only applies to the Request as defined above. You agree that we may provide you with any communications in electronic format, specific to this Request. Your consent to receive electronic communications related to this Request includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service related to this Request.
- Follow-up requests for information and documents required for the account/share opening process.
- Privacy Policy and notices.
- Any other required documents pertaining to your Request.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via the webpage you are using to submit the Request, or (2) via e-mail, to the email address you have provided as part of the Request.

Unable to Withdraw Consent for this Request

You understand that you may not withdraw consent as to the Disclosures we will provide to you related to your online application/request to open an account and/or share. You understand and agree that other documentation not specifically related to this Request and future required notices, disclosures, and other documentation related to your account will be provided in written format via US Mail unless you signed up for eStatements & Notices through Online or Mobile Banking. There is a separate agreement that governs that service. You must sign up for Online Banking and then take action to register for eStatements & Notices.

Email Address

It is your responsibility to provide a valid e-mail address.

Hardware and Software Requirements

In order to access, view, and retain electronic documentation that we make available to you, you must have:

IU Credit Union

- A personal computer or mobile device.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via an e-mail or by access to our website.
- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer or device to save the PDF documents.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A web browser or other program (such as Adobe Acrobat Reader) capable of opening a PDF document.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

Consent

By completing and submitting this request, I/we consent to having the application(s), agreements, disclosures, notices, any other required documents pertaining to the application and communications provided to me in electronic form. I/we further agree that our computer or mobile device satisfies the hardware and software requirements specified above and that I/we have provided a current e-mail address at which IU Credit Union may send electronic communications to me/us.

I/we also agree to the same terms that apply to a signed application or agreement; and I/we agree that submitting this consent or accepting these terms constitutes my/our signature as though the documentation were physically signed by me/us. If there is a co-applicant or additional account signer, I/we represent and warrant that such co-applicant or additional account signer has authorized the submission of this application. This electronic submission/consent qualifies as my/our signature for all purposes and uses whatsoever.