

E-SIGN Disclosure and Consent Agreement

We are required to provide certain notices, disclosures, agreements and other information to you in writing (on paper). We may provide this information to you electronically if we provide this E-Sign Disclosure and Consent Agreement (“Agreement”) to you and obtain your consent to receive electronic documents, use electronic signatures, and transact business with you electronically.

In this Agreement, “we,” “our,” and “us” refers to Civic Federal Credit Union. “You” and “your” refers to the person consenting to the terms of this Agreement and anyone else with access to the account, including owners, co-owners, borrowers, or guarantors. “Communications” may include, but is not limited to any notices, legal and regulatory disclosures, agreements, statements, forms, policies, and all other information related to Civic Federal Credit Union products and services.

Consent to Electronic Communications and Electronic Signatures

By consenting to the terms of this Agreement, you agree to receive all Communications related to Civic Federal Credit Union products and services electronically. We may discontinue sending paper Communications to you until we receive notice that you have withdrawn your consent as described below. Your consent does not mean that we must provide documents electronically. From time to time, at our option, we may still provide you with paper copies of Communications that contain important information about your account. You also agree that you and we may use electronic signatures in transacting business with each other.

Methods of Electronic Communication

We may provide electronic Communications to you through: 1) email, 2) SMS text messaging, 3) mobile application (including push notifications), 4) online banking (including secure messages), 5) HTML or PDF files, 6) a third-party service provider.

How to Withdraw Your Consent

You may withdraw your consent to the terms of this Agreement at any time by calling the Experience Center at 844-772-4842. Withdrawing your consent will result in termination of access to mobile and online banking services. Any withdrawal of your consent to receive electronic Communications will be effective after we have a reasonable amount of time to process your withdrawal.

Updating Your Information

You agree to provide us with your valid email address and to immediately notify us of any change in your email address by contacting us at 844-772-4842 or by updating your email address through online banking. If an email address becomes no longer valid, notifications will not be received, nor will paper statements or any applicable notices be sent to the mailing address on record.

Requesting Paper Copies

You agree and understand that once you consent to the terms of this Agreement, you may not receive paper copies of electronic Communications unless you request them. You can obtain a paper copy of any electronic Communication by printing it or by requesting that we mail you a

paper copy. You may request a paper copy of any electronic communication by contacting us at 844-772-4842. We may charge you a reasonable fee for delivery of paper copies.

Hardware and Software Requirements

By consenting to this Agreement, you confirm that you meet the following hardware and software requirements necessary to receive, access and save electronic Communications:

- a computer or other device that can access the internet;
- an internet browser and operating system that we support;
- a valid email address;
- the latest version of Adobe Reader® software capable of opening and viewing PDFs (you can download Adobe Acrobat Reader® at adobe.com);
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit; and
- a printer to print and retain records in paper format.

Consent

By providing your consent, you are confirming that you have the hardware and software necessary to receive, access and save electronic Communications and that you have provided us with a current email address. You further consent to receive electronic documents, use electronic signatures, and transact business with us electronically.