



Online Membership Application Disclosure and Consent

Please read this document carefully and keep a copy for your records. This notice is being provided to inform you that you will receive important initial account opening disclosures electronically. They include the Membership Agreement that outlines Terms and Conditions, and information regarding Electronic Funds Transfers, Privacy, Truth in Savings and Funds Availability. In addition to this disclosure, you will also receive the Truth in Savings rate and Fee Disclosure, Online Account Access Agreement. If you choose to enroll in eStatements, you will also receive an eStatement Disclosure and will start receiving your monthly (and/or quarterly) statements electronically.

This Online Membership Application Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communication for those products and services offered through our online application process.

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Membership Application for your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and other compliance notices.
- Other account notices, such as late, negative, overdraft/NSF or certificate renewal notices as applicable and as available.

Hardware and Software Requirements

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

- A personal computer.
- 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 a plain text-formatted e-mail or by access to our website using one of the browsers specified above.
- An email account with an Internet service provider and email software in order to participate in our electronic communications programs.
- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.

How to Update Your Records

It is your responsibility to provide and maintain a current email address and account information. You can update your email address by contacting us at 1-800-926-0003, or if you elect to use Online Banking

after your account is created, you can update your email address in the User Options section of Online Banking.

Requesting Paper Copies

We may not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, please contact us at 1-800-926-0003. Please [click here](#) for information on fees that may apply.

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 or any other communication that is important to you.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You can also contact us in any of the ways described in the preceding paragraphs to withdraw your consent to receive any future disclosures, notices, terms and conditions, and other documents electronically.

Consent

By checking the "I have read, understand, and agree to terms and conditions of the following disclosures" box, you consent to receive all communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.