

Electronic Communications Disclosure:

Please read this information carefully and retain a copy for your reference. This document is provided in accordance with the *Electronic Signatures in Global and National Commerce Act*.

Introduction

To use electronic signatures and receive documents electronically in connection with your Membership / New account application, you must read and consent to the terms outlined in this document, which require your ability to access and retain electronic documents. This eConsent, applies to your ability to access any document we provide to you in electronic form on any access device, including a desktop, laptop, tablet, mobile, or other electronic device. If you provide eConsent, we will be able to provide electronic documents to you within this account origination platform, in other portals, and/or through other methods we may use for delivery of electronic documents.

Please note these additional definitions: We, our, and us means Connex Credit Union and its affiliates, successors, and assignees. You and your means the person providing this eConsent, authorized signer, authorized representative, delegate, and/or service user. Documents may include messages sent by either text, email or any other form of electronic delivery, notices, disclosures, consents, authorizations, acknowledgments, and terms and conditions, whether required by law or otherwise.

Scope of Consent

We must, due to legal and other requirements, provide you with certain documents in writing. In addition, you may need to sign certain documents. Your eConsent will apply to all of the documents transmitted, received, delivered, and/or signed by you and by us in connection with your account application. Your eConsent will specifically apply to all forms of electronic messages that Connex Credit Union sends you in connection with your membership / account, including text messages and email correspondence. You provide your express eConsent to receive text messages, even if your mobile phone provider charges you for these messages.

Withdrawing Consent

You can elect to withdraw your consent to electronic communications at any time at no charge by calling the Connex Call center by dialing (800) CR-UNION and follow the prompts to speak to our Call Center, once connected ask to speak to our eServices team. If you withdraw your consent, the legal validity and enforceability of prior electronic communications will not be affected.

Hardware and Software Requirements

To receive electronic communications, you will need to ensure that you are able to receive information electronically and retain it. You must have a device with an up to date version of one of the following supported web browsers: *Microsoft Edge, Mozilla Firefox, Google Chrome,* or *Apple Safari* and an accessible and valid email account. Further, you must have a printer capable of printing any disclosure or statement made available on our website and/or emailed to you, and/or have the ability to electronically save and visually display such documents on your device's screen. If you are unsure as to whether you have the necessary components, please contact us (800) CR-UNION and follow the prompts to speak to our Call Center, once connected ask to speak to our eServices team.

Requesting Paper Copies

You may request a paper copy of any electronic communications. If you wish to obtain a paper copy of any electronic communication, you can contact us at (800) CR-UNION and follow the prompts to speak to our Call Center, once connected ask to speak to our eServices team. We will send you a paper copy at your request, charges may apply.

Updating Contact Information

You are responsible for ensuring that we have your current email address and cell phone number for the purposes of receiving electronic communications. If your email address or cell phone number changes contact us at (800) CR-UNION and follow the prompts to speak to our Call Center, once connected ask to speak to our eServices team, to provide us with updated information through which you will receive future electronic communications. If you fail to notify us of any change in the email address, you agree that we may provide electronic communications to you at the email address maintained in our records and provided by you. Any electronic communications we send to you will be deemed to have been provided on the date we deliver the email to you advising you of their availability online.

Please retain a copy of this statement.