

CoVantage Credit Union Electronic Disclosure and Electronic Signature Agreement

The Electronic Signatures in Global and National Commerce Act (ESIGN) requires your approval before we can provide services to you electronically. Please read this Electronic Disclosure and Electronic Signature Agreement carefully and save or print a copy for your records.

Terms: The terms of this Agreement are in addition to the terms of any deposit or loan account agreements you have with us, including but not limited to the: a) Membership and Account Agreement; b) Truth-in-Savings Disclosures, Funds Availability Policy, Privacy Notice; Electronic Fund Transfers Agreement and Disclosures; or c) Loan Agreements and Disclosures (collectively referred to as "Account Disclosures").

This Disclosure and Agreement ("Agreement") is the contract which covers your and our rights and responsibilities concerning the service offered to you by CoVantage Credit Union. The service permits you to electronically sign documents for account opening, deposit services, loan applications, and other documents, and to receive disclosures, documents and records regarding your account(s) with CoVantage Credit Union electronically. In this Agreement, the words "you," "your," and "yours" mean those who request and use the service, including any joint owners or any person authorized to use your services. The words "we," "us," and "our" mean CoVantage Credit Union. The words "document", or "documents" refer to the following collectively: Account Disclosures and agreements, including change of terms or conditions notices; loan applications, bills and statements; deposit or account documents or statements; certificate maturity notices; non-sufficient funds (NSF)/overdraft notices; excessive transaction notices; address notices; delinquency notices; rate change notices; notice regarding a change in fees; our privacy policy and other privacy statements or notices; notices of annual and special meetings; tax reporting information; or any other agreement, disclosure, notice, required notice, or document CoVantage Credit Union would otherwise send via paper now or in the future. By using the service, each of you, jointly and severally, agree to the terms and conditions of this Agreement, and any amendments.

Electronic Signature (e-Signature): You consent and agree that your use of a key pad, mouse, touchpad, or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure, or condition constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and CoVantage Credit Union. **You understand and agree that your e-Signature executed in conjunction with the electronic submission of your application will be legally binding and such transaction will be considered authorized by you.**

Your Consent is Required: By consenting to these disclosures, you are agreeing to receive documents described above under "Terms" electronically and are consenting/requesting that CoVantage discontinue mailing these communications as printed documents for any accounts on which you are the primary account owner. Although you provide your consent to receive statements, notices and records electronically, CoVantage retains the right to send certain items by postal mail at their discretion. Also, we may provide to you other notices and communications electronically that may not be required by law.

You also agree to receive an email with a link to enroll for electronic statements (e-Statements) for any account(s) you have with us where you are the primary owner.

Note: You will receive an email containing a link to enroll for e-Statements within approximately two (2) business days of accepting this Agreement. If you do not respond to the email, you may receive up to two follow-up emails. To enroll in e-Statements, use the link provided in the email. If you do not wish to receive e-Statements, disregard the emails and paper statements will be sent to you.

You understand that by accepting e-Statements, you will need to register for and log-in to MyCoVantage Online and Mobile Banking in order to retrieve your e-Statements. (To maintain confidentiality of your information, e-statements are not emailed directly to you, but you receive an email notifying you when each statement is available for viewing in our secure online and mobile banking system.)

System Requirements: To receive the applicable disclosures and statements electronically you will need:

- An active email account.
- A personal computer or other device which is capable of accessing the Internet and downloading signed electronic documents for your storage.
- An active Internet Service Provider and an Internet Web Browser with capabilities to support a minimum 128-bit encryption.
- For details on which browser and/or software may be needed go to:
<https://www.covantagecu.org>
- A printer or other device capable of printing and/or retaining agreements and documents if desired.
- Software which permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader® (you will need one of the last three versions.) Adobe Acrobat is free software available at www.adobe.com.

System Requirements to Retain Disclosures: To retain documents for your records, your system must have the ability to either download to your hard drive, save to your online storage or print PDF files.

Requesting Paper Copies of Disclosures: If, after consenting to receive documents electronically you would like paper copies of the documents, you can print them from our website or online banking, or contact us at any of our locations to request copies. A fee for copy(s) may be imposed as listed on the CoVantage Fee Schedule found at <https://www.covantagecu.org>

Withdrawing Consent for Electronic Documents: If you would like to withdraw your consent to receive future documents electronically, you can request this in person, by calling our Contact Center at 715-627-4336 or 800-398-2667, or by sending a written request with your account number, name, date of birth, current date, and signature to: CoVantage Credit Union, PO Box 107, Antigo, WI 54409-0107.

Updating Your Personal Information: You are responsible for keeping your email address updated. You are responsible for keeping us informed of any changes in your telephone number, mailing address, or email address by contacting us at any of our locations or as noted above. You acknowledge that failure to provide us with an accurate, current email address is not the fault of CoVantage and may result in your not receiving required information and notifications regarding your accounts.

Modification: Changes in the terms of this Agreement may be made by CoVantage from time to time and shall become effective upon the earlier of:

- The expiration of a thirty (30) day period of posting of such changes on the CoVantage website; or
- Thirty (30) days after notice by mailing, notice by electronic mailing, delivery of notice to your MyCoVantage Secure Message, or delivery of notice thereof to the depositor by enclosing the notice in or with your monthly statement. If there is more than one depositor, then CoVantage may send the notice of change to only one depositor with such notice constituting notice to all depositors.

Jurisdiction: Except as prohibited by law or regulation, the terms and conditions of this Agreement shall be governed by the substantive laws of the United States and the laws of the State of Wisconsin, without regard to such state's rules regarding conflict of laws and without regard to your state of residence. The venue for all litigation relating to this Agreement shall be in any county in Wisconsin in which CoVantage has a retail office.