

## Agreement to Receive Disclosures Electronically

This Agreement to Receive Disclosures Electronically (“Agreement”) addresses the circumstances under which you agree to receive in electronic form information that we are required by law to provide to you in writing in connection with your membership and accounts with IH Mississippi Valley Credit Union.

For the purposes of this Agreement, the words “you” and “your” mean the primary accountholder and all joint accountholders. The words “we,” “our” and “us” mean IH Mississippi Valley Credit Union. “Account(s)” means the account(s) you have with us. “Communication” means any member agreements or amendments thereto, monthly (or other periodic) billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account(s), including but not limited to information that we are required by law to provide to you in writing.

**We are required to obtain your consent before delivering communications electronically. You understand that your consent also permits us to electronically deliver to you, initially and on an ongoing basis, all future communications related to your membership and Account(s) with us. Please read this Agreement carefully before giving consent.**

**Consent to Receive Disclosures Electronically and Scope of Consent.** By clicking the “I AGREE” button below, you are affirmatively consenting, initially and on an ongoing basis, to receive communications related to your membership and Account(s) with us in electronic format, and that we may discontinue sending paper communications to you, until such time as you withdraw your consent as described below. Your consent to receive electronic communications includes, but is not limited to:

- › All legal and regulatory disclosures and communications associated with the Account(s).
- › Notices or disclosures about a change in the terms of your Account(s) or associated payment feature and responses to claims.
- › Privacy policies and notices.
- › Monthly (or other periodic) billing or account statements for your Account(s) or such other communications we may include from time to time.

**Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic format will be provided either: (1) via email; (2) by access to a Web site that we will designate in an email notice we send to you at the time the information is available; or (3) by providing a link to a PDF file containing the communication.

**How to Withdraw Consent.** You may withdraw your consent to receive electronic communications through electronic form at any time. When opting out electronically this change will happen immediately and all future disclosures and statements will be mailed to the mailing address on your account. If you contact us to opt out of electronic communication through phone, person, or mail we will require you to login to your account online and to opt out electronically. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have had a reasonable period of time to process your withdrawal. Requests for withdrawing consent to receive electronic communications may be subject to a fee as disclosed on our Fee Schedule.

**Valid email address.** You agree to provide us with and maintain a valid, active email address. You must promptly notify us of any change in your email address. You may update your email address within Online Banking at any time, and your change will take effect a reasonable time thereafter. We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive email address that you have provided.

**Hardware/software requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have an Internet-capable computer with a current version of Internet Explorer, Google Chrome, Mozilla Firefox or Safari. You must also be able to view Adobe Acrobat (PDF) files; a free version is available for download on Adobe's Web site. In addition, you must have a printer capable of printing any communications that are emailed to you and/or made available on our Web site, and you understand that we recommend that you do so. Alternatively, you must have and maintain the ability to display on your computer screen and save electronically any communications that are emailed to you and/or made available on our Web site. You understand that we do not make any warranties on equipment, hardware, software, Internet service provider, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose.

**Your Right to Receive Paper Communications.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You may obtain a paper copy of an electronic communication by printing it yourself or by writing to us at IH Mississippi Valley Credit Union, 2121 47th Street, Moline, IL 61265, or contacting our Member Service department by telephone at (309) 793-6200, and identifying the specific record requested, provided that such request is made within a reasonable time after we first provided the electronic communication to you. A request for a copy of your periodic statement may be subject to a fee as disclosed on our Fee Schedule.

**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 Agreement and any other communication that is important to you.

Federal Law. You acknowledge and agree that your consent to receive electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**Termination or Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

**Agreement.** By clicking the "I Agree" button below, you affirmatively consent to receive, and acknowledge that you can receive, access and retain electronically, communications. You acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE DISCLOSURES ELECTRONICALLY" and that your computer system meets the minimum system requirements described in this Agreement.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS**