



### 1. Electronic Delivery Terms

By clicking "I Agree" below, you agree to accept delivery of your deposit account, credit card and loan documents electronically by IH Mississippi Valley Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account and loan documents including initial agreements and disclosures and subsequent notices and statements:

### 2. Deposit Account, Credit Card and Loan Documents

Your electronically delivered deposit account, credit card and loan documents will include:

<b>Account Opening Documents</b>	<ul style="list-style-type: none"><li>• Account, Card and Loan Applications</li><li>• Member Service Agreement</li><li>• Loan or Credit Card Agreements</li><li>• Funds Availability Disclosures</li><li>• Electronic Funds Transfer Disclosures</li></ul>	<ul style="list-style-type: none"><li>• Privacy Policy</li><li>• Rates, Charges and Truth-in-Savings Disclosures</li><li>• Rates, Charges and Truth-in-Lending Disclosures</li><li>• All other initial Agreements, Disclosures, Authorizations, Statements and Notices</li></ul>
<b>Subsequent Documents</b>	<ul style="list-style-type: none"><li>• eStatements</li><li>• Change in Terms Notices</li><li>• Annual Privacy Policy Notices</li><li>• VISA Balance Increase Requests</li><li>• Account and Transaction Alerts</li></ul>	<ul style="list-style-type: none"><li>• Subsequent Action Notices</li><li>• All Future Service Enrollments</li><li>• All Future Communications and Notices</li><li>• Annual Tax Notices</li></ul>

### 3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

### 4. Accessing Paper Copies

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

### 5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting our Member Service department at (309) 793-6200 or by logging in to your account through Online Branch. Please allow a reasonable period of time to process your request.

### 6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time. However, if you withdraw your consent to electronic document delivery, and begin receiving your statements by paper, you will be assessed a paper statement service charge. Additional fees may be charged for other services as disclosed in the "Our Rates & Service Charges" disclosure on our website.

### 7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Microsoft Edge, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

We will notify you whenever we change or revise these requirements.

### 8. Your Responsibilities

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

### 9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us at (309) 793-6200 or writing to us at P.O. Box 1010, Moline, IL 61266-1010.

***I consent to accept delivery of account documents electronically by IH Mississippi Valley Credit Union and to the terms and conditions of the documents listed above.***