

Fort Community Credit Union

E-SIGN Disclosure and Consent Agreement

Effective as of November 1, 2017

THIS AGREEMENT CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO ELECTRONIC DELIVERY OF YOUR ACCOUNT STATEMENTS AND DISCLOSURES (DEFINED BELOW). Please read this Agreement carefully and print or retain a copy for your records. The terms “you” and “your” refer to each person who consents to receive delivery of his or her periodic account statement(s) and disclosures in the form of an electronic communication. The terms “we,” “us,” and “our,” refer to Fort Community Credit Union (FCCU).

This E-SIGN (Electronic Signatures in Global and National Commerce Act) Consent and E-Statement Agreement for Electronic Delivery of Statements and Disclosure (“Agreement”) describes your rights and obligations as a user of our E-Statement service. It also describes the rights and obligations of FCCU. By checking the box to accept this agreement, you consent:

- ✔ to the electronic delivery and receipt of information relating to your account(s) with us, including your deposit or loan account statements (“E-Statements”), privacy disclosures, including the annual privacy notice, notices, reports, documents and any other communications and disclosures that we provide, and/or are required by applicable law or regulation to provide to you in writing, including the initial and other disclosure under the Electronic Funds Transfer Act, during the course of your account relationships with us (“Disclosures”);
- ✔ that you are able to electronically access E-Statements and Disclosures and are satisfied that you meet the hardware and software requirements listed below;
- ✔ that you have printed this Agreement at your discretion;
- ✔ that you agree to comply with the terms and conditions of this Agreement; and
- ✔ that you are authorized to consent to all of these matters on behalf of all of the persons with access to your account(s).

E-Statements and Disclosures are available through our website via your Internet Banking account or within the FCCU Mobile Application. You will receive notification as to the availability of your E-Statement(s) to the email address you provided to us, and Disclosures are available at www.fortcommunity.com. This address is for notification purposes only. General online banking questions and requests for a printed copy of “FCCU’s Agreements and Disclosures”, which you received during the account opening process, can be requested through the “Contact Us” form on our website at www.fortcommunity.com. You may also call or write us at the contact information provided in the following paragraphs.

We reserve the right to furnish you, and the right to require you to furnish us, writings or paper copies of information, communications, account statement and/or Disclosure, in lieu of or in addition to electronic records at any time at our discretion.

FCCU E-Statement

You will have the ability to retrieve your monthly E-Statement(s), check images and Disclosures from our website via your Internet Banking account or within the FCCU Mobile Application. You will be notified

by email when your E-Statement(s) and/or Disclosure are ready to be viewed. You also have the ability to print your E-Statement(s) and images or Disclosures, as well as save them to your personal computer.

E-Statement Requirements

To receive and retain your FCCU E-Statement(s) you must have:

- ✔ A Computer;
- ✔ An internet connection;
- ✔ An active email account and email software;
- ✔ An Internet web browser capable of supporting 128-bit-SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements;
- ✔ Access to software that enables you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files; and
- ✔ A printer.

Right of Consumers to Decline and/or Withdraw Consent for Electronic Disclosures

You may choose not to consent. If you do not electronically consent by checking the box to accept this agreement, you are indicating that you do not consent. If you do not consent, you will not be permitted to receive E-Statements or Disclosures electronically.

You have the right to withdraw your consent to receive E-Statements or Disclosures electronically at any time. To withdraw your consent, please contact us as follows:

- ✔ Call us at (920) 563-7305
- ✔ Write us at:

Fort Community Credit Union
Attention: Operations Dept.
800 Madison Avenue
Fort Atkinson, WI 53538
- ✔ Contact us online via the “Contact Us” form on our website at www.fortcommunity.com.

E-Statement Notification

We will notify you via email that your E-Statement(s) and applicable Disclosures are ready to be viewed through your Internet Banking Account or via the FCCU Mobile Application. The email notification will be sent to the email address that you have provided. You agree to provide us with a current email address at all times. Requests for changing an email address are discussed below.

E-Statement Notification Returned Undeliverable

If your E-Statement notification is returned to us as undeliverable, we will attempt to make contact with you, referencing the phone number or address as shown on our records. If our contact methods prove unsuccessful, we will have a paper statement generated and sent to you via the U.S. Postal Service at the mailing address shown on our records, and we will terminate the E-Statement feature on your Internet Banking account.

Receiving Paper Copies

You may also request and receive a paper copy of your account statement or other Disclosures at any time. If you wish to request a paper copy of your account statement(s) or other Disclosures please contact us using the contact information listed in the previous paragraphs. Paper statement and/or paper copy fees may apply, please see our fee schedule.

Email Address Changes

You agree to provide us with a current email address for transmission of your E-Statement notification(s). You must promptly notify us if your email address changes. You may notify us in person, in which case you will also be required to provide a written request to change you email address, or you can change your email address through your Internet Banking account under "My Account" or via the FCCU Mobile Application under "Edit Profile".

E-Statement Fees and Charges

There are no fees or charges to transmit your E-Statement notification to your email address.

I have read and accept FCCU's E-Statement Agreement.