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## ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

### **CONDUCTING BUSINESS ELECTRONICALLY, RECEIVING ELECTRONIC NOTICES AND DISCLOSURES, AND SIGNING DOCUMENTS ELECTRONICALLY.**

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

You have requested BlueOx Credit Union's online services where you can enroll in BlueOx Credit Union's membership, Online Banking, eStatements and Online Bill Pay, request services and open additional accounts, and apply for online Loan Request (collectively "Online Services"). By utilizing any of BlueOx Credit Union's Online Services, you agree that we may, but not obligated to, send any and all of its communications to you electronically (collectively referred as "Electronic Communications"). Electronic communications may include information related to any of BlueOx Credit Union's Online Services or other deposit or loan products, services or features or our decisions related to your application, terms and conditions that govern any deposit account or loan we make to you and all related disclosures. Electronic Communications may also include important information that you would otherwise receive from us through the mail (such as, but not restricted to, tax documents and tax statements, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications. If you do not wish to receive communications electronically from us, you make your request or application by telephone, facsimile or in person at any BlueOx Credit Union office.

### **ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT**

By clicking "I Consent", you (including any joint account-holders, authorized signers and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, evidence your intent to be bound by all the terms contained herein regarding the Electronic communications above, and consent to the delivery of Electronic Communications via the Internet to an email address you designate to receive such Electronic Communications, and to the receipt of electronic communications by BlueOx Credit Union's Online Banking Service. You also confirm that you meet Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies to all Electronic Communications that we provide to you in connection with your Online Services activity or requests, loan applications and products and services which you have in the past, now or in the future, that you may have with BlueOx Credit Union.

### **WITHDRAWING CONSENT**

You can elect to withdraw your consent to Electronic Communications at any time by contacting our Contact Center at 800-648-8035, write to us at BlueOx Credit Union, Attn: Account Services, P.O. Box 1160, Battle Creek, MI 49016 or email us at [contactus@blueoxcu.org](mailto:contactus@blueoxcu.org). If you decide to 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 must ensure that you are able to receive information electronically and retain it. You must have a computer system or mobile device with an Internet Web browser capable of receiving and accessing Electronic Communications. Our service will support at least the current and immediately prior version or release of major internet browsers such as Internet Explorer, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Acrobat Reader. Further, you must have a printer capable of printing any disclosure or statement that are made available on our website and/or emailed to you, and/or have the ability to electronically save such documents.

### **REQUESTING PAPER COPIES**

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Contact Center department and request a paper copy of any Electronic Communication. We will send a paper copy at no charge to you.

### **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 undelivered), we may discontinue sending email communications. We will make reasonable attempt to redeliver your notification electronically.

### **UPDATING CONTACT INFORMATION**

You are responsible for ensuring that we have your current email address for purposes of receiving Electronic Communications. If your email address changes, contact us via Online Banking via Info Center or calling 800-648-8035 to provide us with updated information through which future Electronic Communications will be received by you.

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

I Consent