

EVERWISE CREDIT UNION

110 S. Main Street, P. O. BOX 1395, SOUTH BEND IN 46601; 800.552-4745; EVERWISECU.COM

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online and in person. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent.

We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts electronically via online and in person. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other non-electronic methods that we permit.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your share, share draft, certificate and loan accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed above;
- (4) You can withdraw your consent at any time by calling us or writing us at the number or address listed above. You may be charged for paper copies in accordance with our then applicable fee schedules; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed above.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your share, share draft, certificate and loan accounts or your periodic statements, except for stop payment orders, unauthorized ACH debit, and ATM affidavits, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

Hardware and Software Requirements:

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are internet and e-mail access; A certified/supported browser that supports 128-bit encryption: Internet Explorer 11 or greater, Firefox 27 or greater, Google Chrome 38 or greater, Microsoft Edge all versions, Safari 7 or greater (desktop) or Safari 5 or greater (mobile). If your browser does not support 128-bit encryption, you must upgrade it to access the www.tcunet.com to allow access to your documents.