

Electronic Communications Disclosure:

Please read this information carefully and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

Introduction:

To use electronic signatures and receive documents electronically in connection with your Loan application, you must read and consent to the terms outlined in this document, which require your ability to access and retain electronic Documents. This eConsent, applies to your ability to access any Document we provide to you in electronic form on any Access Device, including a desktop, laptop, tablet, mobile, or other electronic device. If you provide eConsent, we will be able to provide electronic Documents to you within this loan origination Platform, in other portals, and/or through other methods we may use for delivery of electronic Documents.

Please note these additional definitions: We, our, and us means Connex Credit Union and its affiliates, successors, and assignees. You and your means the person providing this eConsent, authorized signer, authorized representative, delegate, and/or service user. Documents may include messages sent by either text, email or any other form of electronic delivery, notices, disclosures, consents, authorizations, acknowledgments, and terms and conditions, whether required by law or otherwise.

Scope of Consent:

We must, due to legal and other requirements, provide you with certain Documents in writing. In addition, you may need to sign certain Documents. Your eConsent will apply to all of the Documents transmitted, received, delivered, and/or signed by you and by us in connection with your loan application. Your eConsent will specifically apply to all forms of electronic messages that Connex Credit Union sends you in connection with your loan, including text messages and email correspondence. You provide your express eConsent to receive text messages, even if your mobile phone provider charges you for these messages.

Withdrawing Consent:

You can elect to withdraw your consent to Electronic Communications at any time at no charge by Calling your loan processor by dialing 800-278-6466 and following the prompts to speak to the lending department. If you 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 will need to ensure that you are able to receive information electronically and retain it. You must have a device with an up to date version of one of the following supported web browsers: Microsoft Edge, Mozilla Firefox, Google



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Chrome, or Apple Safari and an accessible and valid email account. Further, you must have a printer capable of printing any disclosure or statement made available on our website and/ or emailed to you, and/or have the ability to electronically save and visually display such documents on your device's screen. If you are unsure as to whether you have the necessary components, please contact us at 800-278-6466 and following the prompts to speak to the lending department.

Requesting Paper Copies:

You may request a paper copy of any Electronic Communications. If you wish to obtain a paper copy of any Electronic Communications, you can contact us at 800-278-6466 and following the prompts to speak to the lending department. We will send you a paper copy at your request, charges may apply.

Updating Contact Information:

You are responsible for ensuring that we have your current email address and cell phone number for the purposes of receiving Electronic Communications. If your email address or cell phone number changes, contact us at 800-278-6466 and following the prompts to speak to the lending department, to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in the email address, you agree that we may provide Electronic Communications to you at the email address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the email to you advising you of their availability online.

Please retain a copy of this statement.