



Advia Credit Union Federal E-Sign Disclosure and Consent

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). They are necessary to open your account electronically and will apply to all communications for those products, services, and accounts offered or accessible through Online Banking that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

Electronic Delivery of Disclosures and Notices

When you use a product or service to which this Disclosure applies, you agree that Advia CU may provide you with any communication(s) in electronic format, and that Advia CU may discontinue sending paper communication(s) to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communication(s) and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communication(s) associated with the product or service available through the Online Service for your Account
- Notices or disclosures about a change in the terms of your Account

Method of Providing Communications to You in Electronic Form

All communication(s) that Advia CU provides to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that Advia CU will designate in an e-mail notice that Advia CU will send to you at the time the information is available, (3) to the extent permissible by law, by access to an Advia CU website that will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication(s).

Requesting Paper Copies

Advia CU will not send you a paper copy of any communication(s), unless you request it or if Advia CU otherwise deems it appropriate to do so. However, you have the right to receive a paper copy of an electronic communication(s). To receive a paper copy, please request it in one of the following contact methods:

- Send a **secure e-mail** message from our Advia CU website, <https://www.adviacu.org/contact-us/> with your name, phone number, and mailing address
- Contact us at [844.ADVIA.CU \(844.238.4228\)](tel:844.ADVIA.CU)
- Write to Advia Credit Union, Attn: Member Support, 550 S. Riverview Dr., Parchment, MI 49004 and include your name, phone number, and mailing address. Be sure to identify the document that you are requesting as a paper copy.

Advia CU may charge you a reasonable service charge for the delivery of paper copies of any communication(s) provided to you electronically pursuant to this authorization. Advia CU reserves the right, but assumes no obligation, to provide a paper (instead of electronic) copy of any communication(s) that you have authorized us to provide electronically.



How to Withdraw Consent

You may withdraw your consent to receive communication(s) in electronic form by any of the contact methods listed above. Advia CU may treat your submission of an invalid e-mail address, the subsequent invalidation of your e-mail address, or cancellation of participation in our Online Banking Services as a withdrawal of your consent to receive electronic communication(s). Advia CU will not impose any fee to process the withdrawal of your consent to receive electronic communication(s); however, your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communication(s) will be effective only after Advia CU has a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through Online Banking or by any of the contact methods listed above.

Hardware and Software Requirements

In order to access, view, and retain electronic communication(s) that Advia CU make available to you, you must have:

- A valid e-mail address
- A device with an internet connection
- A current web browser with one of the latest three (3) versions
- A browser that supports the HTTPS protocol, HTML, HTML5, and cookies
- PDF viewer software such as Adobe Reader, or similar
- Sufficient storage space to save past communications or an installed printer to print past communications

To retain a copy of the disclosures, notices, terms and conditions, and other documents, your device must have the ability to download and store PDF files.

Advia CU will notify you if there are any material changes to the hardware or software needed to receive electronic communication(s) from Advia CU. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any communication(s) for your records.

Consent

You consent to the electronic delivery of the disclosures, notices, terms and conditions, other documents, and any future changes. You also agree that Advia CU does not need to provide you with an additional paper (non-electronic) copy of the disclosures, notices, terms and conditions, and other documents, and any future changes, unless specifically requested. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which Advia CU may send electronic communication(s) to you.