



## Electronic Consent Agreement

Please read this agreement carefully and in its entirety and retain a copy for your records.

We are required by law to give you certain information "in writing," which means you are entitled to receive it on paper. We may provide such information to you electronically if you agree to this Electronic Consent Agreement.

**Definitions:** As used in this agreement, the terms below have the following meanings:

- "Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document or other information we provide to you or that you sign or submit or agree to at our request. Examples of such Communications include:
  - this Electronic Consent Agreement and any amendments;
  - each agreement for the banking and credit products and services that you sign with us and all amendments thereto ("Agreements");
  - all other Communications related to the Online Services or any other financial product or service we provide to you either now or in the future ("Membership Relationships");
  - all periodic account or activity statements, disclosures, and notices we provide to you regarding your Membership Relationships with us;
  - all notices or disclosures regarding fees or assessments of any kind;
  - share certificate renewal notices;
  - notices of amendments to any of your Agreements with us; and
  - other disclosures and notices that we are legally required to provide to you, or choose to provide you in our discretion.
- "Electronic Records" or "Electronic Communications" means an electronic or digital version of any Communication.
- "We," "us," and "our" refers to Consumers Credit Union ("CCU") and its subsidiaries, affiliates, agents, service providers, successors, and assigns.
- "CCU Product" means each and every account, product, or service we offer that you apply for, use, administer, or access, either now or in the future, including the Online Services.
- "You" and "your" means the person giving this consent, and also each additional account owner, obligor, authorized signer, authorized representative, and/or user identified on any CCU Product that you apply for, use, or access.

**Scope of Consent; Grant of Consent.** You consent and agree (1) to do or transact business, including electronic transactions, and to enter into contracts with us electronically; (2) to receive and to provide Electronic Records, and (3) to use electronic sounds, symbols, or processes as an electronic signature signifying your intent to be bound, all as we direct or require in our discretion in connection with any CCU Product and your use of any membership account, deposit and credit product and/or services online ("Online Services"). To provide Online Services to you, we must be able to (i) provide certain information to you electronically and (ii) to use electronic records and signatures in our Membership Relationship with you.

You agree that Electronic Records will be sufficient as "writings" under applicable law or regulation. You understand that your Electronic Signature will be binding to the same extent as if you signed on paper with an ink signature. Your consent to the receipt, provision, use, and exchange of Electronic Records and Electronic Signatures applies not only to the particular transaction with respect to which you are accepting this Consent, but also to all Electronic Communications that may be provided or made available during the course of our Online Services and other Membership Relationships with you. At our option, the delivery of Electronic Records may begin immediately upon your acceptance of this Consent and without further action on your part. If, after accepting this Consent, you from time to time enroll in or obtain additional Online Services, you agree that it is not necessary for us to re-present or for you to re-accept terms like those within this Consent. If we do present you with such terms in connection with any Online Service in the future and you do not accept them, you agree that your decision not to accept the terms will not constitute a termination or rejection of this Consent with respect to any Online Services.

**Method of Providing Communications to you in Electronic Form.** We will provide all Electronic Communications to you either (1) via email; (2) by posting them to a website that we will designate in an e-mail notice we send to you at the time the information is available; or (3) present them on-screen or for download through our Online Services; or (4) include them in other Electronic Communications that we are delivering to you, or (5) in the manner specified in any other agreement that we have with you. If the Electronic Communication is sent by email, we will send you an e-mail or other online notification when relevant information is available for access. Any documents we send to you will be deemed to have been provided on the date we notify you of the availability.

If you do not consent to receive Communications electronically, you will not be able to use our Online Services to access your Account(s) via our website or transact other business with us electronically.

We may choose to send you certain documents in paper rather than in electronic form. You should continue to review all paper communications that we send you. Please ensure that you keep your primary mailing address up to date. If we send you paper documents, it will have no impact on your agreement to receive Communications electronically.

**Right to Receive Paper Copy.** You have the right to request a paper copy of Electronic Communications; we will not provide you with paper (non-electronic) copies of any Electronic Communication unless specifically requested by you. You may incur a fee for paper copies. You may request paper copies by calling us at 877-ASK-CCCU (877-275-2228) or writing to us at the address provided in the section titled "How to Contact Us" below or by visiting any branch.

**Withdrawing Consent.** You may withdraw your consent to receive Electronic Communications at any time for Online Services. You may do so by calling us at 877-ASK-CCCU (877-275-2228) or writing to us at the address provided in the section titled "How to Contact Us" below or by visiting any branch. At our option, if you provide an email address, mobile telephone number, or other electronic address which is not valid or does not properly function now or in the future, we may treat such a circumstance as the withdrawal of your consent to receive Electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive Electronic Communications; however, your access and use of some or all Online Services may be terminated. Any withdrawal of your consent to receive Electronic Communications will be effective only after we have a

reasonable period of time to process your request. The legal validity and enforceability of prior electronic documents will not be affected if you withdraw your consent.

**Updating your Records.** It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to the Consent and your Online Services, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 877-ASK-CCCU (877-275-2228) or writing to us at the address provided in the section titled “How to Contact Us” below or by visiting any branch. Identity verification may be requested for any changes to your account information.

If you fail to notify us of any change in your e-mail address, you agree that we may continue to provide communication to you at the e-mail address maintained in our records.

If you have a joint account as noted and provided for in your CCU Account Agreement, your email address may be changed by any authorized party to your account.

**Hardware and Software Requirements.** In order to use our Online Services and to access, view, and retain Electronic Communications that we make available to you, you must have or obtain at your expense the following equipment and software:

- A personal computer or other device that is capable of accessing the Internet and the required Internet connection. Your access to this page verifies that your system/device meets these requirements.
- A Current Version of an Internet browser such as Google Chrome®, Internet Explorer®, Microsoft Edge®, Safari®, and Mozilla Firefox®. A Current Version of an Apple® or Android® operating system. A Current Version of a program that accurately reads and displays PDF files used for Electronic Communications such as Adobe® Reader® which you can download for free at [get.adobe.com/reader](http://get.adobe.com/reader). “Current Version” generally refers to the latest release of the software by its publisher and can include the version in effect immediately prior to the latest release if supported by its publisher. Your access to this page verifies that your system/device meets these requirements.
- A printer, if you wish to print out and retain records on paper.
- Electronic storage such as a hard drive or other data storage unit if you wish to retain records in electronic form.
- A valid and active email address.

Please note that continuing to use our Online Services after receiving a notice of updates to our system requirements constitutes your acceptance and reaffirmation of this Electronic Consent Agreement.

**How to Contact Us.** You can communicate with us in any of the following ways: calling us at 877-ASK-CCCU (877-275-2228), visiting any branch office, or by standard mail at Consumers Credit Union, 300 N. Field Dr., Lake Forest, IL 60045.

**Acceptance and Consent.** By consenting to this Electronic Consent Agreement, you agree that:

- You have read, understand and agree to be bound by the terms and conditions contained in this Electronic Consent Agreement, and consent to receive Communications and execute documents electronically;
- You acknowledge and agree that your consent to this Electronic Consent Agreement is provided in connection with a transaction affecting interstate commerce, that it is subject to the federal Electronic

Signatures in Global and National Commerce Act (the “E-SIGN Act”), and that you and we both intend that the E-SIGN Act apply to the fullest extent permitted by law;

- You are able to download and review files in HTML or PDF format and have internet access and can send and receive emails with links to websites;
- You may incur costs, including but not limited to online time and other charges from your internet service provider or telephone carrier in accessing and/or viewing Communications;
- You are authorized to provide consent on behalf of all co-applicants for, and co-owners of, any of your Membership Relationships and/or CCU Products;
- CCU and its subsidiaries, affiliates, agents, service providers, successors, and assigns will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this Electronic Consent Agreement; and Communications may contain important information or disclosures concerning your Membership Relationships, CCU Products, and/or Online Services and you agree to review such Communications in a timely manner.

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