

CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS AND DISCLOSURES

Please read this information carefully, print it and retain a copy for your reference.

YOU ARE AGREEING TO RECEIVE COMMUNICATIONS AND DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING PURPOSE:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE COMMUNICATIONS AND DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC DISCLOSURES ASOUT LINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT, AND;
- CONFIRM YOUR UNDERSTANDING OF CONSENT TO RECEIVE ELECTRONIC DISCLOSURES APPLIES TO ALL FUTURE REQUIRED DISCLOSURES IN CONNECTION WITH THE USE OF A PRODUCT OR SERVICE TO WHICH THIS CONSENT APPLIES, AND;
- PRESENT YOU WITH THE REQUIRED DISCLOSURES THROUGH THE USE OF MEMBERS 1st ONLINE SERVICES.

Scope of Communications and Disclosures to You in Electronic Form

When you accept and use a product or service, you agree we may provide you with any communications to you in electronic format, to the extent allowed by law, and we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes but is not limited to:

- All legal and regulatory disclosures and communications associated with the account(s) or the product or service available for your account(s).
- Notices and disclosures about a change in terms of your account(s) or associated payment features and response to claims.
- Privacy policies and notices.

To access your electronic disclosures on a mobile device, login to Members 1st Online and click the menu, then 'Privacy & Disclosures'.

Email Address and Contact Information

In order to keep you informed of changes to this disclosure and other related service disclosures, we will present the opportunity to review and save new or modified disclosures to you upon logging into the Members 1st Online service, or via Members 1st Online secure messaging services. A notification of change may also be provided via email to your primary email address of record as registered with Members 1st FCU. In order to ensure timely notification of modifications, you are required to update your primary email address and mobile device number for optional SMS text messages in a timely manner. You can update your electronic contact information by using the 'Member Profile' function within Members 1st Online Services, contacting Customer Service at (800) 237-7288, or visiting any Members 1st branch.

You have the option to have communications and disclosures provided to you in paper format.

Withdrawing Consent

You may withdraw your consent to receive communications and disclosures in electronic form by visiting any Members 1st branch, by contacting Customer Service at (800) 237-7288, by sending an email to info@members1st.org, or by stating your intent to withdraw in writing and sending your request to Members 1st FCU, PO Box 40, Mechanicsburg, PA 17055-4899.

You have the right to withdraw consent to have disclosures provided or made available in an electronic form but *understand doing so will result in the termination of your use of Members 1st Online Services.*

Requesting Paper Copies

You may request a paper copy of any electronic disclosure by contacting Customer Service at (800)237-7288, by sending an email to info@members1st.org, or by visiting any Members1st branch location. You may also write to: Members 1st FCU, PO Box 40, Mechanicsburg, PA 17055-4899. Paper copies may be subject to fees as set forth in Members 1st Account Terms and Fees:

<https://www.members1st.org/consumer-service-charges>

Hardware & Software Requirements

To access, view and retain electronic documents we make available to you, you must have a computer equipped with compatible hardware and software. Please click the link to review technical requirements: <https://www.members1st.org/about-us/digital-banking/secure-login>

You must also have access to a printer and/or sufficient storage capacity to print or download and save personal copies of your electronic documents.

Consent

By selecting "Yes" you give your affirmative consent for Members 1st to provide electronic communications and disclosures to you as described within this document.