

E-Sign Act Consent and Disclosure

This E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and Alabama Uniform Electronic Transactions Act sets forth the terms and conditions governing your consent to sign all documents, agreements, attachments, addendums including, without limitation, all deposit and lending related documents such as account agreement, loan agreements (collectively, the "Communication") relating to your Auburn University Credit Union (AUCU) Account and any other communications associated with AUCU's products and services.

The words "we," "us" and "our" refer to Auburn University Credit Union and the words "you" and "your" mean you, the individual(s) or business entity identified on the Account(s). As used in this disclosure "Account" means the account you have with Auburn University Credit Union. "Communication" means any member agreements or amendments, account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to our products and services or your Account(s), including but not limited to information that we are required by law to provide to you in writing.

All Communication that we provide to you in electronic form will be provided either (1) via e-mail, (2) access to our webpage, (3) access to a third-party web site with redirection notification from our webpage, (4) a third-party web site that we will be designated in an e-mail notice we send to you at the time the Communication is available, or (5) by requesting you download a PDF file containing the Communication (collectively, the "AUCU Electronic System").

You are not required to receive or sign any Communication through the AUCU Electronic System. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Withdrawal of Consent, Termination and Changes

At any time you may decline electronically receiving and signing any Communication using our AUCU Electronic System and request a paper copy of the document(s) be physically mailed to you.

To withdraw your consent you must send a written request via email or letter to the following:

E-mail: memberservices@aufcu.org

Mail: Auburn University Credit Union
P.O. Box 1610, Auburn, AL 36831.

By withdrawing your consent and requesting paper copies, you acknowledge that the speed at which AUCU can complete transactions with you may slow down and potentially delay the delivery of services to you. AUCU may apply a charge for paper copies.

Understand your withdrawal of consent is not effective until AUCU receives the written request and has reasonable opportunity to act upon it within 30 days.

Updating your records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information by completing the proper authorization form with signature or sending a written request with updated information to: P O Box 1610, Auburn, AL 36831.

Required Hardware and Software

In order to access, view, and retain the electronic Communications we make available to you, you must have:

- A computer or other device which is capable of accessing the Internet, sufficient storage space, and a supported Internet browser capable of 128-bit encryption.
- An email account with Internet service provider and e-mail software.
- Operating Systems: Windows 7 or above, Mac OS X or above, iOS 9.0 or above, Android 6.1 or above
- Browsers: Final release versions of Internet Explorer 11.0 or edge 10.0 or above; Mozilla Firefox 48.0 or above; Safari 5.0 or above (Mac or iOS only), Google Chrome v53 or above
- Software which permits you to receive, access, display, and either print or store Communications received from us in electronic form.

By using the AUCU Electronic System, you confirm that you have the required hardware and software to use the AUCU Electronic System, including viewing, downloading, printing and electronically receiving such Communications, and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

At any time you may contact Auburn University Credit Union and request a copy of any document signed electronically through the AUCU Electronic System at no cost.

With sole discretion, we reserve the right to discontinue the delivery of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Effect of my Consent

By clicking the box next to "I agree to the terms of service" within your electronically received Communication through the use of the AUCU Electronic System, you are agreeing to this E-Sign Act Consent and Disclosure with AUCU. This agreement supersedes any prior withdrawal of consent to receive and/or sign electronic Communication through the AUCU Electronic System. By agreeing to this consent, you understand that (i) electronically signing and submitting any document(s) to AUCU legally binds you in the same manner as if you had signed in a non-electronic form, and (ii) the electronically stored copy of your signature, any written instruction or authorization and any other document provided to me by AUCU is considered to be the true, accurate and complete record, legally enforceable in any proceeding to the same extent as if such documents were originally generated and maintained in printed form. You agree not to contest the admissibility or enforceability of AUCU's electronically stored copy of your consent and any other document(s). When you use a product or service, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as previously described.