ELECTRONIC COMMUNICATION CONSENT AGREEMENT (E-Sign Agreement)

Please review this document carefully and print a copy for your reference; you can also access an online copy at any time by going to www.inspirusCU.org and selecting Forms from Quick Links.

The E-Sign Consent Agreement (herein after referred to as the “Agreement”) applies to all applicable communications for products, services, and accounts and is provided in accordance with the Electronic Signatures in Global and National Commerce (E-SIGN) Act. The words “us”, “we”, and “our” refer to Inspirus Credit Union. The words “you” and “your” refer to you, the member of Inspirus Credit Union.

Electronic Communications
Inspirus Credit Union may send any and all of its communications to you electronically (collectively referred to as “Electronic Communications”). Electronic Communications may include information, agreements, and disclosures related to any of the products, services, and features provided by Inspirus Credit Union. Electronic Communications may also include important information that you would otherwise receive from us through the mail, such as but not limited to notices regarding: privacy, changes in terms, periodic statements, and other periodic notices in accordance with applicable law. This Agreement does not preclude Inspirus Credit Union from delivering such communications or other documents to you in paper form.

Hardware & Software Requirements
To access, view, receive, and retain Electronic Communications you must ensure:
- Sufficient electronic storage capacity
- Internet access with the latest version of either Internet Explorer, Edge, Firefox, Chrome, or Safari
- Latest Adobe Acrobat Reader version or other software capable of reading a *.pdf document
- Access to an active email address.

If a change in hardware or software requirements would create a material risk that you would not be able to access or retain your Electronic Communications, we will provide you with notice of the revised requirements.

Contact Information
You certify that you have provided us with your current email address and that you will immediately notify us if you change your email address. Any Electronic Communication we send to the email address provided by you and maintained in our records will be deemed to have been provided on the date we deliver the email. In the event your email address changes, you may update your contact information via Digital Banking or by contacting us at 888-628-4010.

Requesting Paper Copies
You may request a paper copy of any Electronic Communication you receive. If you wish to obtain a paper copy of any of the Electronic Communications, you may make a request by contacting us at accounts@inspiruscu.org or 888-628-4010 and we will send a paper copy at no charge to you.

Withdrawing Consent
You have the right to nonelectronic communications and may withdraw your consent by contacting us at 888-628-4010. No fees will be imposed to process the withdrawal of your consent. However, the benefits provided by any product or service dependent on the stipulation of Electronic Communications may expire. Any withdrawal of your consent to receive Electronic Communications will be effective only after we have had a reasonable period of time (up to two statement cycles) to process your withdrawal. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive Electronic Communications. The legal validity and enforceability of prior Electronic Communications will not be affected if you withdraw your consent.

Communications in Writing
All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

Termination
We reserve the right, in our sole discretion, to discontinue the provision of your Electronic Communications, to terminate, or to 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.

Consent and Acknowledgement
You (including any joint account-holders or co-applicants) acknowledge receipt of this Electronic Communication Consent Agreement and agree to receive all applicable communications electronically. 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 to which we may send electronic communications to you.