

CORE Credit Union Electronic Disclosure Agreement

Consumer Disclosure - Conducting business electronically, receiving electronic notices, statements, disclosures, and signing documents electronically.

Please read the following information. By proceeding forward and signing the document/s, you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications. You are also agreeing to receive notices, statements and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents.

From time to time, CORE Credit Union may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through this electronic signing system.

Scope of Consent:

You agree to receive electronic notices, statements, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with CORE Credit Union. You may at any point withdraw your consent by following the procedures described below.

System Requirements to Access the Information:

To receive disclosures electronically, you must use a computer that meets minimum hardware and software requirements:

- You must have a personal computer or other devices, which is capable of accessing the internet.
- You must have an internet connection or some access to an internet provider.
- You must have a compatible internet web browser.
- You must have software which permits you to receive and access PDF files (portable documents), such as Adobe Acrobat Reader. (Available for downloading at <https://get.adobe.com.reader>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.
- To retain a copy of the requested file your system must have the ability to either print PDF files or download the document and store on your hard disk drive or to a USB flash drive.

Paper Copies:

You are not required to receive notices, statements, disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature system. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from CORE Credit Union by following the procedures outlined below. CORE Credit Union may apply a charge for requesting paper copies. Please refer to CORE Credit Union's current Rate and Fee Schedule.

Withdrawal of Consent:

You may withdraw your consent to receive electronic documents, notices, statements or disclosures at any time. In order to withdraw consent, you must notify CORE Credit Union that you wish to withdraw consent and to provide your future documents, notices, statements and disclosures in paper format. After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system, you are once again consenting to receive notices, statements, disclosure, or documents electronically. You may withdraw consent to receive electronic notices, statements, and disclosures and optionally electronically signatures by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information:

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents or withdraw consent to conduct business electronically (i.e. receive documents, notices, statements, or disclosures electronically or sign documents electronically) please contact CORE Credit Union at 912.764.9846 or visit one of our convenient branch locations.

You can update your contact information by using our online banking service or by completing an Address Change Form.