

ELECTRONIC DELIVERY DISCLOSURE NOTICE

By clicking the “I Consent” box, you (“You”, “I”) are providing consent for Grow Financial Federal Credit Union (“We, “Us”) to provide required disclosures to you electronically. You agree to be bound by all terms and conditions contained herein, and such terms are in addition to the terms and conditions of the Universal Account Agreement. This consent for electronic delivery applies to all required disclosures regarding accounts and loans you have with us and is effective until withdrawn by you. Electronic acceptance of disclosure means that we are not required to mail them to you unless you withdraw your consent as described below. Your consent does not mean that we must provide documents electronically but instead may deliver some or all of these documents electronically.

Your consent to receive electronic disclosures includes, but is not limited to:

- Periodic statement*
- Universal Account Agreement
- Credit Card Statement
- Year-end tax information
- IRA, HSA, Coverdell, and Roth disclosures
- Truth-In-Savings disclosures
- Preauthorized electronic funds transfers
- Notices or disclosures about a change-in-terms on your share account or loan
- Courtesy Pay and NSF notices
- Annual notices, electronic funds transfers and Privacy Policy
- Notices related to any dispute you might raise under the Electronic Funds Transfer or Truth-in-Lending Acts
- Truth-in-Lending disclosures
- Regulation CC disclosures
- Real Estate evaluations and appraisals
- Collection past due notice
- Adverse Action Notice
- All legal and regulatory disclosures and communications associated with the product or services available through the online service for your account
- Any other disclosures that we are required to send

*If you close all accounts, including loans and services, your last periodic statement will be delivered by mail.

Electronic Disclosures. If you agree to receive disclosures electronically, you specifically agree and acknowledge that we may provide these disclosures electronically either by sending an email with the text of the documents embedded in the body of the email message or as an attachment contained within the email, or by posting such disclosures on our online or mobile banking serviceⁱ and notifying you by email that the disclosures have been posted. You may be required to enter your username together with a PIN and/or password to access all or certain electronic records. It is your sole responsibility to protect your username and password from unauthorized persons. You understand that you have no expectation of privacy if electronic records are transmitted to an email address owned by your employer or any other persons that are not members, owners, authorized users, etc. You further agree to release us from any liability if the information is

intercepted or viewed by an unauthorized party at the email address in your Account Card selected by you, or any updates thereto that are provided by us.

If any of our emails are returned or you no longer have access to online home banking, we have the right to change the delivery mode to paper format and you will be responsible for a \$4.00 fee for the delivery of your periodic statement delivered by the US Postal Service. Thereafter, it will be your responsibility to re-apply for any electronic notification or disclosure services we offer and/or to provide notice of your correct address pursuant to your Universal Account Agreement with us.

Existing products and services. You agree that we may provide you with all disclosures for these products and services electronically, regardless of whether you elected to do so in the past.

Future products and services. Should you obtain new products and services from us, you acknowledge that you have previously provided your consent to receive electronic disclosures. If you decide not to receive electronic disclosures for the new product(s) or service(s), this election will only apply to the new product(s) and service(s). To withdraw your consent to receive electronic disclosures on existing products, follow the instructions provided in the Termination of Consent to Receive Disclosures by Electronic Means section below.

Requesting a Written Paper Copy of Disclosures. You may request a paper copy of any disclosure or other information received electronically under this Agreement by calling us at the number listed below. (We will charge you a \$4.00 fee for the delivery of your periodic statement delivered by the US Postal Service.)

Termination of Consent to Receive Disclosures by Electronic Means. You may terminate this Agreement at any time by notifying us in writing at the address below, or by email sent to member.service@growfinancial.org, or by calling us at the number listed below. You agree to allow us reasonable time to resume providing disclosures and other information covered in this agreement in written form. (We will charge you a \$4.00 fee for the delivery of your periodic statement delivered by the US Postal Service.)

System Requirements. You must have a computer with access to the Internet and a browser that supports 128-bit encryption. Adobe® Reader 7.0 or higher is required to view your electronic disclosures. These are the present minimum requirements that are required to access and use the system, which may change without notice.

Change of Email address. If you change internet service providers used to receive electronic notices, you agree to notify us of your new email address. You agree to allow us reasonable time to process this update. Failure to do so may result in a delay or lack of delivery of your statement for the given period.

Amendments. We may change this Agreement to Accept Electronic Delivery of Disclosures at any time at its discretion. You will receive any notice of amendments required by law by email.

Consent. By selecting "Yes, I consent to Electronic Delivery of Disclosures," you consent to receive all disclosures listed above. You further agree that your computer satisfies the system requirements listed above and that you have provided us with a current email address at which we may send electronic disclosures to you.

I have read and understand the Agreement to Accept Electronic Delivery of Disclosures

Grow Financial Federal Credit Union
P.O. Box 89909
Tampa, FL 33689-0415
813.837.2451
800.839.6328

ⁱ Additional data charges may apply. Please see your wireless carrier for more information