

Financial Plus Credit Union



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Online Account Opening E-SIGN Act Disclosure and Consent Agreement

This E-SIGN Act Disclosure and Consent Agreement provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to and the electronic delivery of all communications and required agreements and disclosures relating to your applications for a new account, a new loan, and other related products and services with Financial Plus Credit Union (FPCU).

This disclosure provides you with your rights under the E-SIGN Act. To the extent allowed by law, you agree that any communication from us relating to the online opening of your account, the online application for your loan, and other related products and services including, but not limited to, disclosures, notices, statements, agreements, confirmations or other information required to be delivered under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication. We recommend you print and retain a copy of this and all the disclosures and agreements related to this transaction.

If you do not want to consent to receive documents electronically, you will not be able to apply online and you should exit this area of our website. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

Electronic Delivery of Disclosures and Notices

In order to use the Online Account Opening product to access, receive, and retain the documents, you must provide, at your own expense, an internet connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You must confirm that your device will meet these specifications and requirements and will permit you to access and use the Online Account Opening product.

In order to communicate with us regarding your membership. Account(s), loan(s), and any related products and services you have requested, you must agree to provide us with your valid email address. It is your responsibility to promptly notify us of any changes.

All agreements and disclosures electronically or otherwise made available to you are considered "in writing" and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us. To print or download agreements and disclosures and other documents you must have a printer connected to your computer or have sufficient hard-drive space on your computer to download, store and view the information. To

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print or download the document, click on the document HTML or PDF link and follow the prompts to print or save the document to your computer.

We reserve the right to provide any disclosures in writing rather than electronically. You have the right to request paper copies of the electronic disclosures and agreements you receive when you open your online application and apply for other related products and services.

You reserve the right to withdraw your consent to conduct business electronically at any time. If you withdraw your consent you may not be able to open additional accounts or request additional products and services online.

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum version of Microsoft® Edge 44 or higher, Google Chrome® 81 or higher, or Mozilla Firefox® 75 or higher.
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® DC or higher (available for free download at <https://www.adobe.com>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software.

Contact Information

You may request paper copies, notify us of any changes, or withdraw your consent by:

- Visiting our website at <https://www.myfpcu.com/about-us/about/email-us> and submitting a secure feedback form;
- Emailing us at info@myfpcu.com;
- Calling our Contact Center at (800)748-0451;
- Writing us at Financial Plus Credit Union, P.O. Box 7006, Flint, MI 48507-0006; or
- Visiting one of our branch locations.