

## 1. Introduction

We are required to provide certain notices, disclosures, agreements, and other information to you in writing (on paper). We may provide this information to you electronically if we provide this E-Sign Disclosure and Consent Agreement (“Agreement”) to you and obtain your consent to receive electronic documents, use electronic signatures, and transact business with you electronically.

In this Agreement, “we,” “our,” and “us” refers to Journey Federal Credit Union. “You” and “your” refers to the person consenting to the terms of this Agreement and anyone else with access to the account, including owners, co-owners, borrowers, or guarantors. “Communications” may include, but are not limited to, any notices, legal and regulatory disclosures, agreements, statements, forms, policies, and all other information related to Journey Federal Credit Union products and services.

## 2. Consent to Electronic Communications and Electronic Signatures

By consenting to the terms of this Agreement, you agree to receive all Communications related to Journey Federal Credit Union products and services electronically. We may discontinue sending paper Communications to you until we receive notice that you have withdrawn your consent as described below. Your consent does not mean that we must provide documents electronically. From time to time, at our option, we may still provide you with paper copies of Communications that contain important information about your account. You also agree that you and we may use electronic signatures in transacting business with each other.

## 3. Methods of Electronic Communication

We may provide electronic Communications to you through:

- Email
- SMS text messaging
- Mobile application (including push notifications)
- Online banking (including secure messages)
- HTML or PDF files
- A third-party service provider

## 4. How to Withdraw Your Consent

You may withdraw your consent to the terms of this Agreement at any time by calling us at 989.227.3700. Withdrawing your consent for electronic Communications will not result in termination of access to mobile and online banking services. Any withdrawal of your consent to receive electronic Communications will be effective after we have a reasonable amount of time to process your withdrawal.

## 5. Updating Your Information

You agree to provide us with your valid email address and to immediately notify us of any change in your email address by contacting us at 989.227.3700 or by updating your email address through online banking. If an email address becomes no longer valid, notifications will not be received, nor will paper statements or any applicable notices be sent to the mailing address on record.

## 6. Requesting Paper Copies

You agree and understand that once you consent to the terms of this Agreement, you may not receive paper copies of electronic Communications unless you request them. You can obtain a paper copy of any electronic Communication by printing it or by requesting that we mail you a paper copy. You may request a paper copy of any electronic communication by contacting us at 989.227.3700. We may charge you a reasonable fee for delivery of paper copies.

## 7. Hardware and Software Requirements

By consenting to this Agreement, you confirm that you meet the following hardware and software requirements necessary to receive, access, and save electronic Communications:

- A computer or other device that can access the internet
- An internet browser and operating system that we support
- A valid email address
- The latest version of Adobe Reader® software capable of opening and viewing PDFs (you can download Adobe Acrobat Reader® at [adobe.com](http://adobe.com))
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit
- A printer to print and retain records in paper format

By providing your consent, you affirm that you have read and understood the E-SIGN Disclosure and Consent Agreement and are confirming that you have the hardware and software necessary to receive, access, and save electronic Communications. You further consent to receive electronic documents, use electronic signatures, and transact business with us electronically.

- By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the numbers or email addresses listed below.

**Contact Information:**

- JFCU Phone: 989.227.3700
- JFCU Email: Help@JourneyFCU.org (Please be aware that this is an unsecured email address. It is strongly suggested that you do not include any confidential information such as your Social Security number and/or your account number in your correspondence to Journey FCU.)

**Terms and Conditions:**

- You agree to electronically view any changes in disclosures, election information, or updates to Journey FCU products, services, or fees.
- While enrolled in electronic correspondence, you will not receive the same correspondence via the U.S. Postal Service. However, you will continue to receive correspondence through the U.S. Postal Service that is currently not available electronically.
- To request a paper copy, please contact Journey FCU to receive via U.S. Postal Service or pick up in branch.
- You must have a valid email address that we will use to send information using unencrypted email. You will remain enrolled in our electronic service(s) as long as you meet the eligibility requirements or unless you request otherwise. Consecutive undeliverable email attempts may cause Journey FCU to revoke electronic services until a valid email address is provided.
- At any time, you may cancel enrollment for electronic correspondence by visiting a Journey FCU branch, calling 989.227.3700, or logging into your Online Banking and changing your preference to paper statements.
- When you cancel your enrollment in a service(s), we will resume mailing all of your correspondence as elected through the U.S. Postal Service and discontinue electronic transmission of these items.
- You accept responsibility for the delivery of the electronic correspondence. It is your responsibility to access the necessary hardware and software to view, print, or otherwise access necessary information to receive electronic communications from us and to access the Journey FCU website. The minimum hardware requirements are a computer with monitor or tablet, and an internet connection. The minimum software requirements are:
  - An operating system that supports the latest versions of Chrome, Firefox, Safari, or other internet browsers with the same capabilities.
  - Adobe® Reader®: Latest version or other PDF readers with the same capabilities.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

I agree that I am able to access and view the E-SIGN Disclosure and Consent Agreement and agree to receive disclosures electronically. I further agree that I understand and agree to the terms of the E-SIGN Disclosure and Consent Agreement, and I agree to read and keep the online disclosures.

I do NOT want to receive disclosures electronically.

**Disclosures and Agreements available to you via the QR code are as follows:**

- E-SIGN Disclosure and Consent Agreement
- Membership Account Agreement
- Truth in Savings Disclosure
- Rate Schedule
- Fee Schedule
- Privacy Notice

