

ELECTRONIC COMMUNICATION DISCLOSURES AND E-SIGN ACT CONSENT AGREEMENT

This disclosure documents your consent and describes your rights and obligations to receive communications electronically related to your membership and account(s) with WPCU.

Electronic Delivery: To access your account online or through mobile banking, you must review and consent to these Electronic Communication Disclosures and E-Sign Act Consent Agreement. By consenting to this Agreement, you understand and agree that all disclosures, notices, and other communications which WPCU may be required to provide to you arising from our obligations under applicable laws and regulations, your applicable Account Agreement, or this Electronic Services Agreement, may be provided to you electronically, including through our mobile or online banking portal, to any electronic mailbox we have for you, or, at our option, another electronic mail address you provide to us, or in any other manner permitted by law. These documents include, but are not limited to, disclosures, periodic statements, tax documents, privacy policies, notices, and account agreements and any changes to your account. Your consent to receive and view documents electronically is not limited in duration and does not automatically expire.

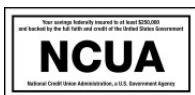
Paper Copy: You understand that you have the right to receive all required disclosures related to your accounts in paper form. If you would like a paper copy of any such disclosures, you can print a copy yourself by opening the electronic version of the document and printing it or you can request that we provide you a paper copy by calling us at 937- 912-7000, 800-762-0047, e-mailing us at contactus@wpcu.coop, or writing to us at P.O. Box 340134 , Beavercreek, OH 45434-0134 You may obtain a free of charge copy of any electronic disclosure.

Withdrawal of Consent: You can change your document delivery preferences at any time. Should you decide to no longer receive electronic delivery, you may withdrawal your consent at any time by calling, e-mailing, or writing us at the number, e-mail, or physical address listed above. You can also change your e-Statement/eNotice preferences through MOBILE OR ONLINE Banking. In the event you withdraw your consent, we will not charge you a fee for delivery of paper documents. If the revocation of your consent is received less than ten (10) days before the end of your statement cycle, it may not take effect until the following statement cycle.

Required Hardware and Software: To access, view, and retain electronic communications from WPCU, you must have the required software and hardware equipment, including:

- Google Chrome, Mozilla Firefox, Safari, Internet Explorer, and Microsoft Edge. Online banking is designed for optimal use on the most current web browser version and the version prior. Our online banking and online applications all require browser versions that support Secure Sockets Layer Encryption Technology, frames, HTML 5.0 and JavaScript;
- For mobile access, the most current or two previous versions of Apple iOS or Android OS;
- An up-to-date device (computer, smartphone, tablet, etc.) suitable for connecting to the Internet or for downloading our mobile applications or accessing our mobile website;
- Local, electronic storage capacity to retain and/or print electronic documents;
- Software that allows you to view files in a portable document format (PDF).

Variant settings or device types may affect presentation. The use of alternative browsers or “beta” versions may have unpredictable results.



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop

Federally Insured by NCUA



07/2021

Additional Terms: By consenting to this Agreement, you also consent to receive an electronic notice via email when a document is available for viewing. You can view documents within our online banking portal and limited disclosures, notices, and communications may be available through our mobile application. You agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing to us at the number or address listed above.

We reserve the right, at any time, but assume no obligation, to provide a paper copy (instead of electronic) of any communication that you have authorized us to provide electronically. We also reserve the right, at our sole discretion, to discontinue providing electronic communications to you or to change the terms and conditions on which we provide electronic communications.

YOU AGREE TO ELECTRONICALLY VIEW ANY CHANGES IN DISCLOSURES, ELECTION INFORMATION, OR UPDATES TO WPCU PRODUCTS, SERVICES, AND FEES. YOU MUST HAVE A VALID E-MAIL ADDRESS THAT WPCU WILL USE TO SEND INFORMATIONAL NOTICES. YOU AGREE TO IMMEDIATELY NOTIFY WPCU IF YOUR EMAIL ADDRESS CHANGES (SEE CONTACT INFORMATION BELOW). AT ANY TIME, YOU MAY CANCEL ENROLLMENT IN MOBILE/ONLINE BANKING BY VISITING ANY WPCU MEMBER CENTER, CALLING (937) 912-7000 OR TOLL FREE (800) 762-0047, OR E-MAILING US AT CONTACTUS@WPCU.COOP. IF THE REVOCATION OF YOUR CONSENT IS RECEIVED LESS THAN TEN (10) DAYS BEFORE THE END OF YOUR STATEMENT CYCLE, IT MAY NOT TAKE EFFECT UNTIL THE FOLLOWING STATEMENT CYCLE. WHEN YOU CANCEL ENROLLMENT IN MOBILE/ONLINE BANKING, WPCU WILL RESUME MAILING ALL OF YOUR CORRESPONDENCE AS ELECTED THROUGH THE U.S. POSTAL SERVICE AT NO ADDITIONAL CHARGE TO YOU. IF YOU WOULD LIKE TO OBTAIN A PAPER COPY OF THE EMAILED CORRESPONDENCE, WPCU WILL PROVIDE IT TO YOU AT NO COST TO YOU. TO RECEIVE MOBILE/ONLINE BANKING SERVICES YOU UNDERSTAND THAT YOU MUST HAVE ACCESS TO THE NECESSARY HARDWARE AND SOFTWARE TO VIEW, PRINT OR OTHERWISE ACCESS NECESSARY INFORMATION.

OUR WEBSITE IS WWW.WPCU.COOP. FOR MOBILE BANKING, PLEASE DOWNLOAD OUR MOBILE APPLICATION. IF AT ANY TIME YOU NO LONGER HAVE THE REQUIRED HARDWARE OR SOFTWARE TO RECEIVE MOBILE/ONLINE BANKING SERVICES, YOU AGREE THAT IT IS YOUR RESPONSIBILITY TO IMMEDIATELY NOTIFY WPCU. IF WPCU CHANGES THE HARDWARE AND SOFTWARE REQUIREMENTS TO ACCESS MOBILE/ONLINE BANKING SERVICES, AND IT MAY CREATE A MATERIAL RISK THAT YOU WILL NO LONGER BE ABLE TO ACCESS OR RETAIN SUBSEQUENT ELECTRONIC COMMUNICATIONS, WPCU WILL NOTIFY YOU AND YOU WILL BE ABLE TO WITHDRAW YOUR CONSENT WITHOUT THE IMPOSITION OF A FEE.

E-Statements: You will be able to select eStatements/eNotices and change your preferences to enroll in electronic delivery of your periodic statements and notices. If you enroll, you will receive your account periodic statements and notices electronically and the provisions of this ELECTRONIC COMMUNICATION DISCLOSURES AND E-SIGN ACT CONSENT AGREEMENT section applies. If you un-enroll in eStatements, you will receive your periodic account statements in paper form. You will have the ability to change the eStatements option at any time through ONLINE BANKING or the MOBILE APP.



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