

SOLUTIONS FIRST FEDERAL CREDIT UNION
E-Sign Disclosure & Consent Form

This Solutions First Federal Credit Union Online E-Sign Disclosure (“Disclosure”) applies to any loan or deposit account you have or for which you may apply (all such services the “Account”).

1. **Definitions.** The words “we,” “us,” and “our” means Solutions First Federal Credit Union and the words “you” and “your” means you, the individual(s). As used in this Disclosure, “Communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.
2. **Scope of Communications to Be Provided in Electronic Form.** You agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
 - Initial disclosures or agreements for your Account(s) or associated payment features.
 - Periodic disclosures or monthly billing statements for your Account.
 - Notices or disclosures about a change in the terms of your Account or associated payment feature.
 - Privacy policies and notices
3. **Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify on this disclosure, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally be designated in advance for such purpose.
4. **How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us via email at memberservices@solutionsfirstcu.com or contacting us at 334-347-9000. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.
5. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us at 334-347-9000.
6. **Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:
 - Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
 - Adobe Acrobat Reader 2021 or higher;
 - An e-mail account with an Internet service provider and e-mail software in order to receive our electronic communications; and
 - A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing electronic communications.
7. **Requesting Paper Copies.** We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at 334-347-9000. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.
8. **Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of this Disclosure, and any changes to that authorization, and any other electronic communication that is important to you.

9. **Electronic Signature.** You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third-party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract and us.
10. **Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
11. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving this Disclosure. We will provide you with notice of any such termination or change as required by law.
12. **Authorization** – By signing or similarly authenticating, you are acknowledging receipt of the terms and conditions contained in this Disclosure to which you agree to be bound.