



E-Signature & E-Statement Agreement

AUTHORIZATION AND AGREEMENT TO RECEIVE ELECTRONIC STATEMENTS AND OTHER NOTICES

This Disclosure is required by the Federal Electronic Signatures in Global and National Commerce Act (the "E-Sign Act") for Credit Union ONE to provide you with disclosures and make agreements with you electronically.

In this Disclosure the terms "I" and "me" refer to all account owners.

By clicking the "continue" button at the bottom of this Disclosure, I consent to the acceptance of notices, periodic statements, disclosures and other communications from the Credit Union ONE by means of electronic delivery ("Electronic Communications"). I acknowledge that I can access the information in electronic form through the Internet. I further acknowledge that I have read this Disclosure carefully and should keep a copy for my records.

Specifically, I understand that Electronic Communications includes any of the following information with respect to any deposit or loan account that I maintain at with Credit Union ONE, including (a) the agreements that cover my accounts; (b) my periodic account statements; (c) disclosures that Credit Union ONE is required to give me from time to time under the various federal laws, including, but not necessarily limited to the Equal Credit Opportunity Act, the Electronic Fund Transfers Act, the Consumer Leasing Act, the Truth in Lending Act, the Expedited Funds Availability Act; the Truth in Savings Act, the Fair Credit Reporting Act; and the Michigan Electronic Fund Transfers Act; (d) notices regarding Credit Union ONE's privacy practices and policies; and (e) such additional notices or disclosures as Credit Union ONE may, by existing or future law or regulation, be permitted to deliver to me electronically.

In addition, I understand Electronic Communications includes notices about my account and account activity (transaction receipts, non-enough funds, delinquency, overdrafts, certificate account related notices, change in terms notices, and text messages for account servicing purposes delivered to any mobile telephone number I have provided to Credit Union ONE. To the extent permitted by the Internal Revenue Service, I also agree to receive notices required by federal tax laws electronically, if the Credit Union ONE chooses to deliver them in that manner.

This authorization and agreement (consent) shall remain in effect until it is revoked by me or terminated by Credit Union ONE.

I understand and acknowledge that I presently have the right to receive such disclosures in paper form, and that I may revoke this Authorization and Agreement at any time by providing Credit Union ONE with written notice of such revocation, at which time I will again be entitled to receive such disclosures in paper form. Whether I send such notice of revocation by paper or electronic means, the effective date of my revocation of this agreement will be no more than 30 days from the day such notice is acknowledged as received by the credit union. If I revoke my consent, I understand that I may become subject to a statement fee as published in Credit Union ONE's personal accounts fee guide.

I understand that, in order to receive such disclosures electronically I must maintain an e-mail address, and must maintain equipment that meets the following minimum standards: A computer that has FireFox 1.5+, Internet Explorer 8.0+, Safari 4.1.3+, or Chrome, Javascript, Cookies (enabled), and Flash (graphs) (or higher versions of these items) and access to a printer or the ability to download information in order to keep copies for my records. While not required it is recommended that I have Adobe Acrobat Reader version 11 or higher. I hereby acknowledge that my equipment meets those technical requirements for receiving, downloading, and printing the information.

I understand that in the event I experience difficulties or have questions regarding electronic disclosures I can contact Credit Union ONE at (800) 451-4292 or visit the credit union's web site at www.cuone.org.

I understand that it is my responsibility to inform Credit Union ONE of any change to my email address or other contact information. I understand that Credit Union ONE will use the email address and telephone number I provide to communicate with me electronically as necessary. I understand that I may notify Credit Union ONE of a change in my e-mail address or other contact information by visiting any branch, calling Credit Union ONE at (800) 451-4292, or making the change within online banking. I agree that the effective date of my new e-mail address will be no more than 30 days from the day such notice is acknowledged as received by Credit Union ONE. I hereby hold Credit Union ONE harmless if I have not received any required statement or other notice as a result of my failure to notify Credit Union ONE of a change in my e-mail address.

I understand and agree that even though I have agreed to receive disclosures electronically, I may contact Credit Union ONE by e-mail, by visiting a branch, or by telephone to request that Credit Union ONE send a paper copy of a disclosure that has already been sent electronically, and that I may be charge a fee for that service, which will be separately disclosed. I agree that such fee can be deducted from any account that I own at Credit Union ONE.

I understand and agree that the Credit Union ONE retains the right, to the extent permitted by law, to amend this Disclosure in the future by providing me with written notice of such changes sent to my last-known mailing address or by providing electronic notice of such changes sent to my last known e-mail address.

I understand that the Credit Union ONE may terminate my right to receive Electronic Communications at any time and will do so if it determines that I am no longer receiving statements or notices electronically. In such event, Credit Union ONE will resume sending me paper copies of such items.

I authorize Credit Union ONE to send me Electronic Communications by any of the following methods: (a) The Electronic Communication will be contained in, or attached to, an email at the e-mail address I provided to Credit Union ONE, (b) the Electronic Communication will be posted in online banking at www.cuone.org; or (c) the Electronic Communication will be provided to me by text message (applicable to account servicing communications only).

Federally Insured by NCUA