

Greenville Federal Credit Union

CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

You are submitting a request to the credit union for membership and services. In order to do this, we need your consent to our giving you certain information electronically. The following informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from us. By completing and submitting a request for services through us, you acknowledge receipt of this document and consent to electronic delivery of Disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Credit Union Membership Agreement.

Electronic Communications: Any Disclosures related to your request will be provided to you electronically through the email address you provide, or by visiting www.greenvillefcu.com. However, if you later wish to obtain a paper copy of any of the Disclosures, you may write to us at: Greenville Federal Credit Union, 1501 Wade Hampton Blvd, Greenville, SC 29609, with the specific details of your request. Paper copies will be provided to you at no charge.

Scope of Consent: Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this request.

Hardware and Software Requirements: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware—

- An internet browser that supports 256-bit encryption
- A personal computer, operating system and telecommunication connection to the internet capable of supporting the foregoing
- A mobile device running Apple iOS 6.0+ or Android phone running OS 4.1+
- The ability to view Portable Document Format (PDF) files, such as Adobe Acrobat Reader, version 5 or higher

Your Ability to Access Disclosures: By Submitting this request, you acknowledge your ability to access the Disclosures in the formats described.

Withdrawing Consent: After affirmatively consenting to receiving electronic Disclosures, you may later withdraw your consent to do further business electronically. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information: You should keep us informed of any change in your electronic, telephone, or mailing addresses.

Granting Consent: By submitting this request, you consent to having all Disclosures provided or made available in electronic form and to doing business with the Credit Union electronically. You agree that submitting this request grants consent and acceptance of these terms and constitutes your signature as though physically delivered. This electronic submission/consent qualifies as your signature for all purposes and uses whatsoever. Any co-applicant, joint owner, or other authorized entity associated with your account or this service also represents, warrants, submits, and consents to all the above.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.