



CHRISTIAN FINANCIAL CREDIT UNION E-SIGN AGREEMENT AND DISCLOSURE

E-Sign and Conducting Business Electronically (“E-Sign Consent”): This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (“E-Sign”).

You are not required to agree to the terms and conditions of this E-Sign Consent. However, if you do not wish to be bound by the terms and conditions of the E-Sign Consent, you may not access or use any of the electronic banking services provided under this Agreement.

By accepting this Agreement, you understand that you will be conducting business with the Credit Union electronically, and you are consenting to receive, review, and retain communications and disclosures, periodic statements, notices, terms and conditions (“Communications”), related to the opening and ongoing maintenance of the account(s) you access electronically. The specific Communications will be provided electronically following your acceptance of this Agreement.

You have the right to receive a paper copy of the Communications sent electronically. To receive a paper copy, please call a Christian Financial representative at 586.772.6330, visit our website www.christianfinancialcu.com, or visit any of our branch locations. Your request must be made within a reasonable time of the electronic delivery of the Communication. If you request any initial documents electronically or in paper form, there will not be a fee. With the exception of documents such as copies of checks or other items, copies of disclosures and other notices will be mailed at no charge (see Fee Schedule).

The Communications you may receive electronically include, but are not limited to the following:

- Periodic Statements (“eStatements”)
- Membership Agreement and Disclosures
- Privacy Policy Notice
- Notification of any changes in the terms of your account(s)
- Notification of any changes in the terms of any agreements you have with the Credit Union, including this Agreement, the Electronic Fund Transfer Agreement and Disclosure, or other account or services agreement
- Maturity / Expiration Notices
- Notices under the Electronic Fund Transfer or Truth in Lending Acts related to dispute or error resolution
- Regulatory disclosures
- Other notices we are required to provide

The types of Communications available electronically are subject to change, and if additional Communications become available in an electronic format, you agree to receive those Communications electronically. Your consent remains in effect until you give us notice that you are withdrawing it in accordance with this E-Sign Consent. You also agree that we do not need to provide you with an additional paper (non-electronic) copy of the Communications disclosed herein, unless specifically requested. We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically.

You understand the Credit Union will communicate with you at the email address you provide. You agree to provide and maintain a valid, active email address with the Credit Union at which you can receive and view emails. You understand the Credit Union is not liable for any third-party fees, other legal liability or any other issues or liabilities arising from Communications being sent to an invalid or inactive email address that you have provided. Once provided, you can update your email address in the ‘My Settings’ area within the Service or by visiting any Christian Financial branch location.

Each account owner may provide an email address for the account in connection with each owner’s consent to receive electronic Communications. Only one account owner’s authorization is required to enroll in electronic delivery. For purposes of electronic notification for paperless statements and other Communications on a joint or



multiple owner Account, you agree that electronic notifications delivered to the email address of the Account owner who chooses electronic delivery will constitute delivery to all Account owners.

By accepting this E-Sign Consent you are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your accounts or services.

By using the Service to electronically receive, review, and retain a document sent using the Service, you confirm that you have the required hardware and software to use the Service, and can view, download, and retain such documents. In addition, you affirm that you can access, read, electronically save, and retain this Consent.

Withdrawal of Electronic Acceptance of Disclosure and Notices: You understand that you may withdraw your consent to receive Electronic Communications by contacting the Credit Union by one of the following methods:

- By calling 586.772.6330
- By visiting any Christian Financial branch location
- Within the eStatement application

You understand that the withdrawal of your consent to receive any future Communications electronically will mean that you may no longer access or use any of the banking services provided under this Agreement.

System Requirements: You are responsible for obtaining, installing, maintaining, and operating all hardware, software, and internet service necessary to access the Service. Christian Financial is not responsible for any errors, failures, or losses resulting from the malfunction of your hardware, software, or internet access. Christian Financial is also not responsible for any virus or related problems that may be associated with the use of an online system. As browsers are updated, older versions may not function effectively for the Service. It is your responsibility to upgrade your browser to meet the stated system specifications to ensure that you can continue to access the Service. You should also understand that the stated system specifications may be amended from time to time and use of a current browser with vendor recommended security patches is considered a best practice.

To receive and retain electronic Communications from Christian Financial, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- A connection to the Internet
- A current version (supported by its publisher) of an Internet web browser such as Chrome, Firefox, Safari, and Edge which we support
- A current version of an iOS or Android operating system
- Cookies and Javascript enabled
- Minimum screen resolution for responsive content (320 pixels wide)
- Minimum screen resolution for non-responsive content (1024 x 768 pixels)
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader®(available for downloading at <http://get.adobe.com/reader>)

You understand Communications will be available on our website. All Communications will be delivered as a printable web page or in Portable Document Format ("PDF").