

CommunityAmerica Credit Union Consumer Consent to Accept Electronic Delivery of Disclosures

This Agreement provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please review this document carefully and print a copy for your reference; you can access an online copy by going to our website www.CommunityAmerica.com and navigating to the Mobile and Online Banking page or log in to Online Banking, top right corner of page, and select the "eStatement" tab at the top of the page then Online Banking Agreement link.

Scope of Agreement. You are applying for a product or service with CommunityAmerica Credit Union (the "credit union") This document informs you of your rights and obligations when receiving certain disclosures and communications from the credit union, including legal and regulatory disclosures and communications, notices or disclosures about changes to the terms of your Account, and privacy policies and notices.

Consent to Receive Disclosures Electronically. When you use a product or service to which this Agreement applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you. You understand that the date that an e-mail notice of availability of the document is delivered to you will be the delivery date for purposes of regulatory requirements. You also agree that this Agreement applies to all currently eligible accounts or applications you have with the credit union as well as eligible accounts you may open or applications you may make with the credit union in the future.

Requesting a Paper Copy of Disclosures. You may request a paper copy of any disclosure received electronically under this Agreement by calling the credit union at 1.866.272.2228, Monday through Friday, excluding holidays, between 7 am and 6 pm, Central Time. Requesting copies may result in a fee. See our [Consumer Fee Schedule](#) or [Business Fee Schedule](#) for more information.

Right to Withdraw Consent. You may terminate this Agreement at any time by calling the credit union at 1.866.272.2228, Monday through Friday, excluding holidays, between 7 am and 6 pm, Central Time. 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.

Hardware and Software Requirements. The minimum requirements to view your disclosures electronically are Internet access; a device that meets the minimum hardware and software requirements specified by your Internet browser software; an Internet browser that supports 128-bit Secure Sockets Layer (SSL) encryption, and Adobe Reader (<http://www.adobe.com>). Suggested browsers are the latest versions of Internet Explorer (<http://www.microsoft.com/ie>), Mozilla Firefox (<http://www.mozilla.com>), Google Chrome (www.google.com/chrome), Apple Safari (www.apple.com/safari/). To print or download electronic records of documents, you must have a printer connected to your computer or sufficient free space on your hard drive. If we change the hardware or software to communication electronically with you and our change materially affects your ability to access or receive communications electronically, we will notify you of the changes and provide you with a statement of your right to withdraw consent.

Change of E-mail Address. You should keep us informed of any change in your electronic mailing address by going to our website: www.CommunityAmerica.com and log in to Online Banking, top right corner of page. Select the Preference tab, then Profile Changes and update your email address in the field provided. If you are not enrolled in online banking, you can inform us of your electronic mailing address by calling the credit union at 1.866.272.2228, Monday through Friday, excluding holidays, between 7 am and 6 pm, Central Time. You agree that you are responsible for providing us with your current email address.

Your Ability to Access Disclosures. By selecting "Yes", below, you acknowledge that you can access the electronic disclosures in the designated formats described above, and that you understand and consent to be bound by the terms, conditions and requirements of this Agreement