

AdelFi Credit Union
**Consent for Electronic Disclosures under the Electronic
Signatures in Global and National Commerce Act**

For the purposes of this consent, the words “you” and “your” mean each and every person who signs electronically by clicking, “Next” below. The words “credit union”, “we” and “us” mean AdelFi Credit Union.

Introduction: You are applying for membership and/or a loan through the Credit Union’s digital platform. To complete your application, we need you to consent to receiving certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices, and information (“Disclosures”) from the credit union. By completing and applying through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

Consent to receive disclosures electronically and scope of consent: You hereby consent to receive the disclosures related to your application(s) with us via some form of electronic communication. (ex. Email, SMS, Digital Portal). You understand your consent to receive such disclosures electronically constitutes your continuing consent to receive any and all future disclosures related to your membership, loan or any other AdelFi product or service.

Obtaining Paper Copies: To obtain a paper copy of the disclosures, you may write to us at AdelFi Credit Union, PO Box 9001, San Dimas, CA 91773-9001 with details of your request, contact us at 800-347-2228 or e-mail at info@adelfibanking.com. You understand that if you request paper copies they will be provided to you at no charge.

Withdrawing consent: You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected. To withdraw your consent to receive further disclosures electronically at any time, you may contact us by phone at 800-347-2228, email info@adelfibanking.com or writing to us at AdelFi Credit Union, PO Box 9001, San Dimas, CA 91773-9001.

Hardware and Software Requirements:

You understand and agree that in order to receive and/or execute Covered Documents electronically, you must have access to a computer with browser software as required below, Adobe Acrobat Reader, access to the Internet, an active/operating email address (all at your cost), and the most up to date or supported versions of the following software:

For PC, the latest version of Windows. For Mac, the latest version of MacOS. Internet browsers supported are the latest versions of Microsoft Edge, Google Chrome, and Mozilla Firefox. Hardware requirements must meet the minimum requirements set by the operating systems and internet browsers listed above.

In addition, you must have a printer capable of printing Covered Documents. In the alternative, you must have and maintain the ability to electronically save and visually display the Covered Documents on your computer screen or your mobile device. By signing this Agreement, you are confirming that you have access to the necessary hardware and software to execute Covered Documents electronically, to receive Covered Documents electronically, to save copies of or to print all Covered Documents, and that you have an active valid email address. You further agree that you are solely responsible for ensuring all updates and upgrades to either your hardware or software are timely performed by you.

Change of e-mail address: You must promptly notify us of any change in your email or postal address by phone or written notice to AdelFi Credit Union, PO Box 9001, San Dimas, CA 91773-9001 or by phone at 800-347-2228.

Protecting Your Information. You acknowledge that you will be able to retrieve the Communications delivered hereunder by email [and access Documents to by executed electronically by email]. You acknowledge that if you disclose your email and password to anyone else or if your email password is lost or stolen, third parties may be able to access your Documents and Communications. You agree to keep your password in a place of safekeeping, and you agree that the security of your password will be your responsibility at all times

Your Computer Security. You understand and agree that we do not guarantee the security of any Document or Communication electronically provided to you and that we shall not be responsible for any unauthorized third-party interception or use thereof. You acknowledge we are unable to determine whether any part of your computer system, computer, mobile, or other electronic device, system network, software, application, app, browser, internet connection, or other parts used to access the service (collectively your “Computer System”) has been infected with malicious software or compromised by unauthorized individuals. You are responsible for keeping current virus protection to protect your Computer System, and for regularly scanning your Computer System for spyware or other malware. We are not responsible for any losses, errors, failures or malfunctions arising in connection with any unauthorized intrusion into your Computer System, unless we had actual prior knowledge thereof.

Our Security Measures. We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered Documents and Communications. You understand that these industry standards are dynamic and constantly developing. By executing this Agreement, you acknowledge and understand that there are risks to electronic delivery of Documents and Communications, including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control or interception and/or alteration of such Documents and Communications by third parties in spite of our commercially reasonable security measures.

By signing this Agreement, you represent that you have considered our security measures and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential future content of your account Documents and Communications, the risks associated with electronic delivery of Documents and Communications, and our security measures. If you conclude that our security measures cease to be commercially reasonable in the future, you must terminate this agreement immediately in accordance with the steps listed herein.

Acknowledgement: You understand and agree that your electronic signature executed in conjunction with your electronic submission of this application shall be legally binding and such transaction shall be considered authorized by you.