



Agreement to Receive Electronic Communications

From time to time, UECU may be required by law to provide you with certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically.

Read this notice thoroughly and carefully and verify that you can access this information electronically to your satisfaction. By indicating your acceptance at the accept agreement prompt, you consent to receive electronic communications about our products and services including member agreements or amendments thereto, disclosures, notices, privacy policy, transaction history, statements and all other information related to a product or service including information required to be provided in writing by law or regulation.

Electronic communications will be made available to the email address on file and within mobile and online banking messaging. To receive electronic documents, such as agreements, disclosures, notices, statements, forms, alerts, and notifications you will need a web browser which supports no less than TLS 1.2 protocol with forward secrecy and 128-bit (or higher) encryption and JavaScript. In general, we support the latest two versions of Microsoft Edge, Safari, Firefox, and Google Chrome. A browser plug-in or installable software capable of reading PDF format, such as Adobe Reader, is required to access documents being provided in the PDF format. A valid email address is required to receive security notifications and service alerts. Wireless devices, such as mobile phones and tablets, must be text-enabled to receive elected SMS services alerts. You must have access to a computer or a portable device that satisfies these requirements. You must have access to a printer or the ability to download information (including agreements, disclosures, and statements) in order to keep copies of these electronic documents for your records.

Getting Paper Copies

You will have the ability to download and print electronic documents. At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. If you wish for us to send you paper copies of electronic documents, you will be charged in accordance with UECU's most current Fee Schedule. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing Your Consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of Changing Your Mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures.

All Notices and Disclosures Will Be Sent to You Electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all required notices, disclosures, authorizations, acknowledgements, and other documents that are

required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you via the email address on file or mobile and online banking. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How To Contact UECU

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- To advise UECU of your new email address: To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must contact UECU using one of the following methods: (1) submit your request via phone at 1-800-288-6423; (2) submit your request via mobile and online banking; or (3) submit your request in writing to 11 Meridian Blvd, Wyomissing, PA 19610. Email change requests received in writing must contain account number, name, new email address, signature, and date.
- To request paper copies from UECU: To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must contact UECU using one of the following methods: (1) submit your request via phone at 1-800-288-6423; (2) submit your request via mobile and online banking; or (3) submit your request in writing to 11 Meridian Blvd, Wyomissing, PA 19610. In the body of such a request you must state your email address, full name, mailing address, and telephone number. We will bill you for any applicable fees at that time, if any.
- To withdraw your consent with UECU: To inform us that you no longer wish to receive future notices and disclosures in electronic format you must contact UECU using one of the following methods: (1) submit your request via phone at 1-800-288-6423; (2) submit your request via mobile and online banking; or (3) submit your request in writing to 11 Meridian Blvd, Wyomissing, PA 19610. In the body of such a request you must state your email, full name, mailing address, and telephone number. The consequences of withdrawing consent for online documents will be that transactions and service requests may take a longer time to process.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this entire agreement, and (i) that you are able to print on paper or electronically save this agreement for your future reference and access; or (ii) that you are able to email this agreement to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the acceptance prompt.

Agreement Acceptance

By indicating your acceptance at the accept agreement prompt, you acknowledge receiving and reading the Agreement to Receive Electronic Communications. You agree to the terms, conditions, and disclosures contained therein.