

E-SIGN DISCLOSURE AND CONSENT
ADDENDUM

In accordance with federal law, America's Christian Credit Union ("ACCU") is required to obtain your consent before providing required disclosures electronically as you complete the electronic application process for becoming an ACCU member, opening additional accounts, applying for credit and obtaining loans, and requesting additional products and services. Because the membership and loan application processes are provided electronically, the Electronic Signatures in Global and National Commerce Act (E-Sign) requires that we provide the following disclosure and that you agree to it by checking the box below and clicking "Submit this Application for Approval" before we can permit you to continue with the application process.

Your consent to receiving electronic disclosures will apply to the disclosures provided for becoming an ACCU member, applying for credit and obtaining loans, and/or for any additional products or services you obtain through this process. Electronic disclosures may include privacy notices, fee schedules, Truth-In-Savings disclosures, loan applications and documents required to fund your loan, as well as member notifications such as account change notices and other information regarding your membership, accounts and/or loans. You may also elect to receive your periodic statements electronically by enrolling in ACCU's Online Banking service.

To receive disclosures electronically, you need a device with access to the Internet and an Internet browser that supports 128-bit TLS 1.2 or SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 8.0 or Chrome version 73, and your system must support 128-bit TLS 1.2 or SSL encryption software. You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 7.0 or higher. You will also need access to a printer or the ability to download and save information in order to keep copies for your records. By consenting, you acknowledge that you meet the hardware and software requirements. If your Internet browser or Adobe Acrobat is updated to a higher version after you've given your consent, you may need to download the higher version in order to access and/or print the disclosures in the future.

You may request paper copies of disclosures at any time, free of charge, after consenting to receive electronic disclosures and submitting your online application(s), by contacting us using any of the methods provided below. You may also withdraw your consent at any time; however, that may result in the revocation of your ability to obtain future products and services from ACCU through electronic channels. To request and receive future products and services electronically, a new E-Sign consent would be required.

In order to effectively communicate with you, you must advise us if you change your e-mail address, by using one of the contact methods provided below. Important note: please do not send confidential information via e-mail. If you need to send something confidential — and you're enrolled in ACCU Online Banking — log in to send a secure message or contact a member service representative at (800) 343-6328 for instructions on how to send us a secure and encrypted email message.

By checking the box corresponding to this disclosure on the application, you agree that this E-Sign and Consent Addendum constitutes a part of any and all applicable Service agreements. Additionally, you agree that you have accessed and are able to view, save and print electronic documents and consent to receiving such disclosures electronically for credit union membership, accounts, loans, and other products and services you may request. If you do not wish to "accept" this agreement, you may apply for membership, accounts, loans and services by contacting a member service representative.

You may contact a member service representative by using any of the following methods:

- Email us at info@americasccu.com
- Call us at (800) 343-6328
- Write to us at 2100 E Route 66, Glendora, CA, 91740