



ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

Effective Date: January 26, 2018

Please read this Electronic Record and Signature Disclosure (Electronic Communications Disclosure) thoroughly. This disclosure covers all your accounts, products, and services with Jordan Credit Union (“we”, “us”, and “our”) whether accessed through a personal computer or mobile device, our website, or other electronic means. This includes, but is not limited to, the following account, product, and service types: deposit, credit card, line of credit, loan, mortgage, and others. The words “I”, “you” and “your” mean each account holder, product owner and/or service user identified on an account, product or service.

(1) Your Legal Rights

From time to time, Jordan Credit Union may be required by law to provide to you certain written notices or disclosures. You have the right to receive these notices and disclosures on paper. We may provide such information to you electronically if we have obtained your consent to receive the information electronically and if you have read and agreed to this Electronic Record and Signature Disclosure. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since certain of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must consent to this disclosure in order to use these services. Please read the following information carefully and thoroughly, if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking “I Agree” at the bottom of this document.

(2) Types of Electronic Communications You Will Receive

You must consent to receive legal disclosures, agreements, periodic statements, and notices (hereinafter referred to as “legal documents”) electronically before we can provide them to you electronically. Unless you tell us otherwise in accordance with the procedures described herein, electronic formats can include posting the information on the website where you access your accounts, products or services, through e-mail (if applicable and if you have provided a valid e-mail address), or through other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to. Such communications may include, but are not limited to:

- This Electronic Record and Signature Disclosure and any updates;
- The Online Banking (Electronic & Mobile Banking) agreement, other service or user agreements for access to our website or other electronic services, all updates to these agreements and disclosures, notices and other communications regarding transactions you make through our website or other electronic services;
- Disclosures, agreements, notices and other information related to the opening of an account, product, or service including, but not limited to, account agreements, fee schedules, other disclosures that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act, Regulation D, or other applicable federal or state laws and regulations;
- Periodic, annual, monthly, or other statements, disclosures and notices relating to the maintenance or operation of an account, product, or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Investment account disclosures, agreements, statements, trade confirmations, tax reporting statements, shareholder notices, prospectuses, service notices and performance reports regarding

accounts, products and services;

- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, a courtesy pay fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements.

(3) Consent Coverage: Certain Notices From You Are Not Covered

Applicable law or contracts sometimes require you to give us “written” notices. You must still provide these notices to us on paper. Your consent here does not relate to those notices.

(4) Paper Copies

You may request from us a paper copy of any record or disclosure. If you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$2.00 per printout fee.

At any time, you may request from us a paper copy of your periodic, monthly, or quarterly statements or history printout. If you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$5.00 per-instance fee. (See our Fee Schedule).

You may request delivery of such paper copies from us by following the procedure described below.

Email: disclosure.request@jordan-cu.org

Phone: (801) 866-4195

In-Person: Speak with a Member Support Representative

(5) Withdrawing Your Consent

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:

Email: disclosure.request@jordan-cu.org

Phone: (801) 866-4195

In-Person: Speak with a Member Support Representative

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.

You will not be charged a fee for withdrawal of your consent.

(6) Updating Your Contact Information

In the event that your email address or other contact information is changed, you must notify us of such changes immediately through one of the following methods:

- Online Banking via the My Settings menu
- Phone: (801) 866-4195
- In-Person: Speak with a Member Support Representative

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any communication or document shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our websites, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

(7) Required Hardware & Software for Online and Mobile

To receive an electronic copy of legal documents, you must have the following equipment and software:

- A personal computer or other device that can access the Internet (i.e., you must have access to the Internet, a computer or other access device, and an Internet browser)
- Software that permits you to receive and access current Portable Document Format or PDF files. You can download a free copy of Adobe Reader at <http://get.adobe.com/reader/>.
- You are solely responsible for obtaining and maintaining all hardware, software, and services that may be required to access legal documents electronically.

System Requirements to Retain Information:

To retain legal documents sent to you electronically, you must have the ability to print or save them to your computer. To print them, you must have a functioning printer connected to your personal computer or other device that is capable of printing legal documents on standard 8.5 x 11-inch paper. To save them, you may copy the text into a word processor for saving or save the Web page directly to your computer or other access device. Many of the legal documents are available as PDF files, and you must be able to either download or print these files.

Internet Security:

You must maintain the security and privacy of all access information (e.g., pin numbers, login codes, security question information, and passwords) and of all legal documents and information that you download, print, or view electronically. Obtain and maintain up-to-date computer and Internet security programs from reputable companies. Do not save or store any legal documents or access information on a public computer or on any other access device used by someone who you have not authorized to view your legal documents and access information.

(8) JCU Mobile (Mobile Banking)

Please be aware that downloading applications (apps) via a web enabled device increases your risk for viruses, spyware, and other hacking attacks and that you are downloading Jordan Credit Union (JCU) Mobile applications at your own risk. You will be held responsible for protecting and sharing your account numbers, passwords, and other private account information. In addition, Jordan Credit Union will not be held liable for the loss or damage resulting from the use of any unauthorized and counterfeit JCU Mobile banking application. For the official JCU Mobile Banking web address, please visit our JCU Mobile page. By using JCU Mobile, you are agreeing to all Jordan Credit Union mobile application and Online Banking agreements that apply to the use of JCU Mobile. In no event shall Jordan Credit Union be liable for any loss or damage which may incur from the use of JCU Mobile and its services, as well as the loss or damage resulting from acts that are addressed in the Jordan Credit Union Membership Agreement, Privacy Policy, and Electronic Disclosure policies.

(9) Retain Copies for Your Records

We recommend that you print or download a copy of this Disclosure, all service or account agreements, and all other communications to retain them for your permanent records.

(10) Acknowledging Your Access and Consent to Receive 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 verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an 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 on the terms and conditions described above, please let us know by selecting the "I Agree" button.

By checking the 'I Agree' box, I confirm that:

- I can access and read this Electronic Record and Signature Disclosure; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Jordan Credit Union as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Jordan Credit Union during the course of my relationship with you.