

Consumer Disclosure

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Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, E-Statements and Signing Documents Electronically

Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices, E-Statements, and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of clients, Land of Lincoln Credit Union who are sending electronic documents, notices, disclosures or requesting electronic signatures to you.

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also can download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may close this web browser and request paper copies from Land of Lincoln Credit Union, by following the procedures outlined below. The Land of Lincoln Credit Union will apply a charge of \$1 per page for requesting paper copies.

System requirements

Can be found here: <https://helpx.adobe.com/sign/system-requirements.html>

Sufficient storage capacity on your computer's hard drive or other data storage unit

A valid e-mail address

Internet access

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices, or disclosures at any time. In order to withdraw consent you must notify Land of Lincoln Credit Union that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you

proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the Land of Lincoln Credit Union. You may at any point withdraw your consent by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information

You can download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact Land of Lincoln Credit Union by calling 844-222-7788, writing to Land of Lincoln Credit Union, PO Box 3310, Decatur IL 62523, or by sending an email to llcu@llcu.org with the following subjects:

“Requesting Paper Copies” Please provide your name, email, telephone number, postal address, and document title.

“Withdraw Consent” Please provide your name, email, date, telephone number, postal address.

“Update Contact Information” Please provide your name, email, telephone number and postal address.

There are no fees for the initial statement sent to you. However, if you request a duplicate copy, there will be a fee of \$1 per page.

FEDERAL LAW.

All Disclosures we provide to you in either electronic or paper format will be considered "in writing". You should print or download for your records a copy of this E-SIGN Act Consent and any other Disclosures. You agree and we both intend the federal Electronic Signatures in Global and National Commerce Act to apply to (i) this E-SIGN Act Consent and (ii) our ability to conduct business with you by electronic means.

TERMINATION/CHANGES.

We reserve the right, in our sole discretion, to provide you with any Disclosures in paper format and to discontinue electronic provision of Disclosures at any time. We will provide you with notice of any such termination or change as required by law.