

Federal E-SIGN Act Disclosure and Consent Agreement to Receive Documents Electronically

We are pleased to offer you the opportunity to receive information about your account(s) electronically. If you would like to receive correspondence from WVFCU via email, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to all documents, notices and disclosures that we provide to you relating to your account(s) with WVFCU, except for those prohibited by law.

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. You can record your consent to the E-SIGN disclosure by selecting the “I Agree” button below on this webpage, by doing so you consent to the electronic delivery of any statements, disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the “Documents”) that we provide to relating to your account(s). You have the right to request a paper copy of disclosures; we will not provide you with paper (non-electronic) copies of any Documents unless you specifically requested by you. You may incur a fee for paper copies. Please contact us for more information about the fee.

Electronic Delivery of Disclosures and Notices

To use the eBranch, online banking products and to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s eBranch, online banking product at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access and retain documents electronically each time you access and use the eBranch, online banking product.

In order to retain a copy of this disclosure, “copy and paste” the disclosure into a word processing document and Save to retain a copy on your PC or print the disclosure to retain for your records. You should not sign up for eBranch, online banking using a public computer.

If you do not want to receive Documents electronically, you should exit this area of the website by choosing the “I Disagree” button below. **If you do not consent to receiving documents electronically, you will not be able to view your accounts, via our website.**

System Requirements to Access Information

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

- An Operating System that supports the Cryptographic Protocol TLS 1.1 or higher and compatible Web Browser. Requires a minimum web browser version of Microsoft Internet Explorer (IE 8-11). (available for downloading at <https://support.microsoft.com/en-us/products/internet-explorer>). Your access to this page verifies that your browser and device meets these requirements.

- You must have software that enables you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader version DC and above (available for downloading at <https://www.get.adobe.com/reader>). Your access to this page verifies that your system device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive statements in electronic form for any of your Accounts by contacting us via email by using the “Contact Us” form on our website at <https://www.wvfcu.org/membership/contact-us> or by telephone at (304)744-MYCU (6928) or by postal mail at 318 5th Avenue, South Charleston, WV 25303. We may treat your provision of an invalid

email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. To ensure security of your account, WVFCU requires written authorization to update an address. We do not accept changes of address over the telephone. A signed WVFCU change of address form with your new address, contact information and signature are acceptable to change your address which can be mailed to: 318 5th Avenue South Charleston, WV 25303 or by visiting one of our branch locations. You may also update your information by logging into and using our secure eBranch, online banking, scrolling onto “Your eBranch” and clicking “Change Profile” and update your contact information.