

Please read this E-SIGN Consent Agreement carefully and retain a copy for your records. To accept it, you must click the "I confirm and consent" check box on the prior page.

This E-SIGN Consent Agreement applies to all required initial and amended disclosures and agreements related to Baxter Credit Union ("BCU") account(s) for which you are applying or currently maintain as well as all communications and required disclosures related to the ongoing maintenance of all said accounts.

Electronic Delivery of Disclosures and Notices

By Agreeing, you are consenting to receive the disclosures, notices, terms and conditions, and communications ("required disclosures"), related to the opening and ongoing maintenance of all of the account(s) you access electronically through BCU's Internet Banking.

The specific documents and disclosures will be provided electronically following your acceptance of this E-SIGN Consent Agreement. You understand that these documents will not be mailed to you, unless you specifically request it. To request a paper copy of any disclosure, notice or other document, contact Member Relations at 800-388-7000 or write us at BCU, 340 North Milwaukee Ave., Vernon Hills, Illinois 60061.

Upon request, paper copies will be mailed to you. With the exception of other documents such as copies of checks, statements, or other items, copies of disclosures and other notices will be mailed at no charge (contact us at the above telephone number or see the Service Charge and Fee Schedule included in the Member Service Agreement for specific charges). You can also print any document you view under this Agreement.

Your communications and required disclosures related to the ongoing maintenance of your account(s) will be available in BCU's Internet Banking. You can also link directly to your new communications and required disclosures from the email message we will send you each time you have a new communication, notice, or disclosure available. All communications, notices, and disclosures will be delivered in Portable Document Format ("PDF") and presented in Adobe® Acrobat Reader.

The disclosures you may receive electronically include, but are not limited to the following:

- Member Service Agreement
- Periodic Statements
- Notification of any changes in the terms to your account(s)
- Privacy Policy Notice
- Maturity / Expiration Notices
- Notices under the Electronic Fund Transfer or Truth in Lending Acts related to dispute or error resolution
- Other notices we are required to provide

In addition, we may, at any time, in our sole discretion, provide you with or require you to use a paper version of the documents, even if you have provided consent for electronic delivery.

Termination of Consent

You may terminate your consent to electronic delivery of the documents by logging into Online Banking, click on the More widget, select eDocuments, and make changes to your statement preference in Subscription Settings. The change in preference will not take effect until 2 business days after the request is made if the request is submitted before 2:00 p.m. central standard time. You may also notify us in writing at Attn: Member Relations, BCU, 340 North Milwaukee Avenue, Vernon Hills, Illinois 60061 or by calling Member Relations at 1-800-388-7000. Any reduction in services or increase in fees resulting from termination of your consent is disclosed in BCU's Member Service Agreement, which is incorporated

into this request. We may change these fees or service restrictions at any time upon such notice as required by law. You agree to allow us a reasonable time to resume providing the information in paper form.

System Requirements to Access Information

You must confirm that your computer or electronic device meets the specifications and requirements listed below, and permits you to access and retain the disclosures and notices electronically.

- Internet access – 1.5 Mbps per second or better;
- Disc space – Sufficient memory on Access Device or external storage device to retain Documents;
- Latest supported version of Adobe Acrobat Reader or Current Version – If you do not have a PDF reader, you may download one for free at: <https://get.adobe.com/reader/>. Take our PDF test - https://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf to confirm that you have the PDF reader software required to view and save PDF files;
- Printer - Installed printer to print disclosure;
- SSL encryption enabled;
- An active email address capable of receiving and sending electronic Messages;
- JavaScript enabled;
- Security settings enabled; and
- If applicable services are used, a webcam, microphone, and speaker to support a live, real time audio video connection, and a mobile device with text message functionality and a camera.

BCU hosted Web pages and Web-based applications support the following operating systems and browsers:

- Operating System – Latest support versions of Windows or mac OS
- Internet Browser – Latest supported version of Google Chrome, Microsoft Edge, Mozilla Firefox, or Apple Safari

Any tablet, mobile, or other device you use must meet the following additional requirements, as applicable:

- iPhone, supported models - <https://support.apple.com/guide/iphone/supported-models-iph3fa5df43/13.0/ios/13.0>, iOS – Latest fully-patched version
- iPad, supported models - <https://support.apple.com/guide/ipad/supported-models-ipad213a25b2/ipados>, iOS – Latest fully-patched version
- Android phone, Android OS – Latest fully-patched version
- Internet browser — Latest supported version of Google Chrome or Apple Safari.

Note: We recommend Google Chrome for optimal use. You may download Google Chrome for free at: <https://www.google.com/chrome/>. If you use other software, you may not receive the same level of support or performance, but as long as you are able to read and review the information above and otherwise access PDF documents, you should be able to access and retain Documents provided through this Platform.

Obligation Regarding Change of Access Device

If you change your access device at any time during our relationship with you, it is your responsibility to ensure that the new access device meets the System Requirements to Access Information listed above and that you are still able to access and retain documents using the new access device. By continuing to access your documents electronically, you reaffirm your consent.

Obligation to Update Your Email Address

You are responsible for providing us with your own valid and current email address where you can receive email, access hyperlinks, and access electronic documents. You understand you must always ensure we have your valid and current email address, even if you have provided consent and we deliver

your documents electronically. To update your email address or other contact information, please contact Member Relations at 800-388-7000 or write BCU at 340 North Milwaukee Avenue, Vernon Hills, Illinois 60061.

Opening and Saving PDFs

To open and save PDF files, you must install the free Adobe Reader software. This is available online at <https://get.adobe.com/reader/>. BCU's hosted Web pages and Web-based applications support Adobe Acrobat Reader.

Withdrawal of Electronic Acceptance of Disclosures and Notices

Do not click the "I confirm and consent" check box on the prior page if you do not accept this Agreement. Close the page. Please contact the credit union at 800-388-7000 if you accepted the terms by mistake or change your mind about accepting the terms or if have any concerns or questions.

Consent

By indicating your agreement, you consent to the electronic delivery of the disclosures, notices, terms and conditions. You also agree that BCU does not need to provide you with a paper copy unless specifically requested by you.