

E-SIGN CONSENT TO USE ELECTRONIC SIGNATURES, DOCUMENTS, AND RECORDS

THIS CONSENT CONTAINS IMPORTANT INFORMATION THAT WE MUST PROVIDE TO YOU BEFORE YOU AGREE TO USE ELECTRONIC SIGNATURES, DOCUMENTS AND RECORDS WHEN YOU DO BUSINESS WITH US. PLEASE READ THE DISCLOSURES CONTAINED IN THIS CONSENT CAREFULLY AND PRINT, EMAIL, OR SAVE A COPY OF THIS CONSENT FOR YOUR RECORDS.

Certain federal and state laws require us to provide you with information in writing, to obtain your agreement to or signature on documents, and to retain records of our relationship with you. You may choose to receive written information from us on paper, to sign documents by hand, and to request and receive paper copies of documents from us.

However, the federal Electronic Signatures in Global and National Commerce Act (E-SIGN) and similar state laws allow us to provide written information to you electronically if (1) we provide you with information about your rights under those laws and (2) you agree to receive that information electronically after reviewing the information. We also need your general consent to use electronic signatures and records in our relationship with you.

As a result, before you obtain any products or services from Vantage Credit Union as part of the transaction you are requesting or engage in certain other electronic transactions with Vantage Credit Union on an Internet-enabled electronic device compatible with its requirements for use of Digital Banking ("Device") through its website, mobile app, or other electronic portal, you must review and consent to the terms and conditions below.

In this E-SIGN Consent to Use Electronic Signatures, Documents and Records, "We," "Us," and "Our" are used to refer to Vantage Credit Union, its current and future affiliates, and any other person who provides share account(s) and/or service(s) that you access through the Vantage Credit Union website, mobile app, or other electronic portal. "You" and "Your" refer to the person giving this consent.

After You have read this E-SIGN Consent to Use Electronic Signatures, Documents, and Records, You will be asked to click a button to show that You consent and agree to the terms and conditions below. Please read and review them carefully and keep a copy for Your future reference.

1. You consent to conduct Your requested transaction with Us by electronic means using electronic signatures and records. If You agree to this E-SIGN Consent, You agree to conduct Your requested transaction with Us by electronic means. You agree to sign documents for the transaction electronically where permitted by law by using an alternative to a written signature where an electronic indication is added to a document indicating Your approval of the contents of the document and any terms or conditions contained in the document. We may request additional authentication from You when requesting electronic signature. We also may require You to download and install certain software that has been approved by Us for use in creating an electronic signature including, without limitation, software provided by a third party provider.

In addition, You agree, to receive disclosures, notices, records, and other information about Your transaction and any other products or services associated with Your requested transaction in electronic form ("Electronic Records"). Electronic Records may be delivered or made available to You in a variety of ways, as described in Our Electronic Suite of Services Agreement or other agreements with You.

2. You understand Your option to receive paper copies of Electronic Records. If We provide You with an Electronic Record or make an Electronic Record available to You and You want a paper copy of that record, You may contact Us via Digital Banking or contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304 to request a paper copy. There may be a fee to receive the paper copy, unless prohibited by applicable law. Please refer to Our Fee Schedule for the fee/s that apply for paper copies of records.

3. You agree that Your consent covers all Electronic Records associated with Your requested transaction, product, or service. Your consent covers all disclosures, notices, records, and other information that We send or provide to You electronically related to the products or services that You want to obtain from Us. Your consent remains in effect until You withdraw Your consent to receive those Electronic Records. Your consent may need to be withdrawn for each product or service that You obtain from or have with Us.

4. You understand that You may withdraw Your consent to receive Electronic Records or to have Electronic Records provided to You at any time. You have the right to withdraw Your consent at any time at no cost to You. Your withdrawal of consent will be effective after We have a reasonable time to act on it. If You withdraw Your consent to receive Electronic Records or to have Electronic Records provided to You for one product or service from Us, that decision does not withdraw Your consent to receive Electronic Records or to have Electronic Records provided to You for other products and/or services from Us. Your withdrawal of consent for certain products and services may result in the termination of Your ability to use certain electronic functions related to those products and services that We provide, including certain functions of Our website, mobile app, and other electronic portal/s.

If You wish to withdraw Your consent, You must contact Us via Digital Banking or contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304. Fees may be charged to receive paper copies of records unless prohibited by applicable law. Please refer to Our Fee Schedule for the fees that apply for paper copies of records.

5. You understand that You must have a working email or electronic address and must let Us know if that address changes. It is important that We can provide You with disclosures, notices and other information about Your accounts, products, and services with Us from time to time. In order to provide You with Electronic Records, You must have an email or electronic address that works. You must notify Us promptly about any change in Your email or other electronic address. You may do so via Digital Banking or contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304. There may be services or products for which We provide separate instructions to update Your email or other electronic address.

6. You agree to show and confirm that You have access to hardware and software that allow You to receive, review, and retain Electronic Records that We send or provide to You for Your requested product or service. In order to conduct business with Us electronically, You must show that You can view, download, retain and/or print Electronic Records associated with products and/or services from Us. You must confirm that Your Device meets Our hardware and software requirements so that You can conduct business with Us electronically and receive, review, and retain Electronic Records from Us. You must review those hardware and software requirements, as well as Our browser recommendations and additional system requirements here.

If You obtain products or services from Us through one of Our Financial Coaches or using Our equipment, You may be required to take additional action to show that You can receive, review, and retain Electronic Records that We send or provide to You for Your requested products or services. We will request that additional action electronically and You will need to take that action in order to obtain or continuing using Your requested products or services.

7. You understand that there may be changes to Our hardware or software requirements. Our hardware and software requirements for access or retention of Electronic Records may change in the future. If a change creates a material risk that You will not be able to access or retain Your Electronic Records, We will give You notice of the changed requirements. At that point, We will require You to confirm that Your Device meets the changed requirements. Continuing to use the Vantage Credit Union website after receiving notice is reaffirmation of Your consent.

BY CLICKING THE “I AGREE TO THE E-SIGN CONSENT TO USE ELECTRONIC SIGNATURES, DOCUMENTS, AND RECORDS” BUTTON BELOW, YOU AGREE AND CONFIRM:

- 1. You have read the E-SIGN Consent to Use Electronic Signatures, Documents, and Records;**
- 2. You have consented to receive Electronic Records from Us in connection with Your requested transaction, product, or service;**
- 3. You understand Your options to receive paper copies of documents or to withdraw Your consent to receive Electronic Records from Us in connection with Your requested transaction, product, or service;**
- 4. You have access to an account that permits You to send and receive email and You will advise Us if Your email or electronic address changes;**
- 5. You have reviewed Our hardware and software requirements and You are able to receive, review, and retain Electronic Records from Us;**
- 6. To the extent permitted by law, You are also confirming that You are authorized to, and do, agree to and confirm these on behalf of all co-owners of Your account/s.**

I AGREE TO THIS E-SIGN CONSENT TO USE ELECTRONIC SIGNATURES, DOCUMENTS, AND RECORDS.