

E-SIGN Consent Agreement

Please read this E-SIGN Consent Agreement carefully and retain a copy.

For the purpose of this agreement, "I", "me", and "my" shall refer to each eligible Member opening an account online. "Together Credit Union", "you", "your", or "Credit Union" shall refer to Together Credit Union, where the eligible Member is opening the account.

This E-SIGN Consent Agreement applies to periodic statements and all required initial and amended disclosures and agreements related to Credit Union account(s) for which I am 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 selecting "I Agree", I am consenting to receive communications and disclosures, periodic statements, notices, terms and conditions ("required disclosures"), related to the opening and ongoing maintenance of the account(s) I access electronically. The specific documents and disclosures will be provided electronically following my acceptance of this E-SIGN Consent Agreement. I understand these documents will not be mailed to me, unless I specifically request it. To request a paper copy of any disclosure, notice or other document, I should contact my local branch or your call center at 877-325-2848 or write the Credit Union at Together Credit Union, 423 Lynch St., St. Louis, MO 63118.

Upon request, paper copies will be mailed to my address on file. With the exception of documents such as copies of checks or other items, copies of disclosures and other notices will be mailed at no charge (I will contact the Credit Union at the above telephone number or see Together Credit Union Deposit Account Agreement for specific charges). I can also print any document I view under this Agreement.

I understand the communications and required disclosures related to the ongoing maintenance of my account(s) will be available on Together Credit Union's web sites. All communications, notices, and disclosures will be delivered as a printable web page or in Portable Document Format ("PDF").

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

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

I understand the Credit Union will communicate with me at the email address I provide. I agree to provide and maintain a valid, active email address with the Credit Union at which I can receive and view emails. I understand the Credit Union is not be liable for any third-party fees, other legal liability or any other issues or liabilities arising from emails being sent to an invalid or inactive email address that I have provided. Once provided, I understand I may update my email address, mailing address, and phone number in the My Settings area of OnlineAccess or by visiting a Credit Union branch.

System Requirements to Access Information

I understand I must confirm my computer or electronic device meets the specifications and requirements listed below, and permits me to access and retain the disclosures and notices electronically. Together

Credit Union's hosted web sites and web-based applications support the following operating systems and browsers:

- Windows 7 and higher
- Microsoft Internet Explorer 11 and higher
- Macintosh OS 10.11 and higher
- Firefox, Google Chrome, or Safari current version and two previous versions
- iOS 7.0 or above
- Android 6.0.1 or above

Opening and Saving PDFs

To open and save PDF files, I understand I must install PDF Reader software. Free PDF Readers are available online. A popular reader can be found at <https://get.adobe.com/reader>. Together Credit Union's hosted web sites and web-based applications support Adobe Reader versions 10.0 and higher.

Withdrawal of Electronic Acceptance of Disclosures and Notices

If I do not accept this Agreement, I understand I should not click the "I Agree" check box, and I will not be able to open an account online. I understand if I accepted the terms by mistake or change my mind about accepting the terms, I have the right to withdrawal my consent. If I chose to withdrawal my consent or if I have any concerns or questions, I should contact the Credit Union at 877-325-2848.

Consent

By indicating my agreement, I consent to the electronic delivery of communications and disclosures. I also agree Together Credit Union is not required to provide me with a paper copy unless specifically requested by me.

This Agreement shall be governed by and construed in accordance with the laws of the state of Missouri.

To accept this agreement, I must click the "I Agree" check box.

Together Credit Union

423 Lynch Street, St. Louis, MO 63118
(314) 771-7700 or (877) 325-2848
E-mail: info@togethercu.org