

CONSENT FOR eCOMMUNICATION UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-Sign ACT)

This notice is being provided to inform you that you will receive important initial account opening disclosures electronically. They include the Membership and Account Services Agreement and Disclosures that outlines General Terms and Conditions, Electronic Records and Communications, Electronic Funds Transfers, ATM and Debit Cardholder Agreement, Funds Availability, and Truth In Savings Act Disclosures. You will also receive Privacy Disclosures, Online Banking Agreement and the e-Statement Disclosures as well as your monthly or quarterly e-Statement.

Please read this information carefully and print a copy and/or retain this information for your records; you can access an online copy at any time by navigating to the Interra Credit Union homepage (www.interracu.com), proceeding to the "Disclosures" section, and selecting "E-Sign Disclosure".

Electronic Communications. Disclosures related to this request will be provided to you electronically through the application process or to your valid e-mail address on file with the Credit Union. To ensure that we are able to send your Disclosures, you agree to accept responsibility for notifying us if your e-mail address changes or if you are unable to access these records for any reason. We will not assume liability for non-receipt of notifications including but not limited to the following: the e-mail address on file is invalid; your e-mail or internet service provider filters the notification from your inbox (e.g. considers it "spam" or "junk mail"); or if there is a malfunction in your personal computer browser and/or software. Although you have elected electronic delivery, you do have a right to receive a paper copy of these Disclosures at no charge. You may submit the details of your request in writing to us at: Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727.

Scope of Consent. When you use a product of service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communi-

cations and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.

Hardware, Software & Access. You must have access to a computer and internet access with Microsoft Internet Explorer® 9.0 or higher (9.0 is partially supported through Windows Vista, while 10.0 and 11.0 are fully supported on Windows 7 and 8), , updated versions of Mozilla Firefox or Apple Safari, and a compatible printer or ability to download the statements and disclosures for your records. Your browser software must support Secure Sockets Layer (SSL) security. Google Chrome does not work with our MasterCard Online services. We do not recommend using America Online, including Netscape Navigator, nor MSN and cannot guarantee proper operation while using these services. We also recommend using a monitor resolution set at 1024x768 or higher. Adobe Acrobat Reader may be required to access supporting documents or promotional materials. It is your sole responsibility to insure your personal computer, mobile phone and related equipment are compatible with and capable of operating in a manner that allows you to utilize these services.

Withdrawing Consent. You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected. You may withdraw your consent at any time by submitting your request in writing to us at: Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727.

Consent. By selecting "Yes, I consent to E-Communication," you consent to receive all receive communications regarding products and services that are offered through our online service. You further agree that your computer satisfied the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.