

eCommunication

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

This eCommunication Consent provides important information required by the E-Sign Act and applies to your request and consent to receive electronic delivery of all Communication for and relating to your membership, Accounts, Loans and Services offered and/or accessible through Interra Credit Union's digital services, including but not limited to Interra Online Banking and Interra Mobile. Please read this information carefully and print a copy and/or retain this information electronically for future reference.

In this Consent:

- "We," "us," and "our" mean Interra Credit Union.
- "You" and "your" mean the person giving this consent, and also each additional account owner, co-borrower, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Credit Union Service that you apply for, use or access.
- "Communication" and 'Communications" means each authorization, application, disclosure, notice, agreement, account card, fee schedule, account statements, promissory note, record, document, annual and other periodic notices required by federal and/or state law or regulation; and other information or notices related to your account or loan that we provide to you, or that you sign, submit or agree to at our request.
- "Account" and "Loan" means any of your accounts or loans with us or that you apply for, either now or in the future.
- "Service" means each and every type of product, service, or access device we offer that you apply for, enroll in, agree to, use, administer or access using the Internet, a website, email, messaging services (including SMS text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- The words "include" and "including," when used at the beginning of a list of one or more items, indicates that the list contains examples – the list is not exclusive or exhaustive, and the items in the list are only illustrations. They are not the only possible items that could appear in the list.

NOTE: Consenting to receive Communications under this eCommunications Consent will not automatically enroll you in the e-Statement Service or result in the automatic electronic delivery of periodic account statements and/or credit card statements.

Scope of Consent

You agree that we may provide you with any Communications in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. This eCommunications Consent and all other Communications delivered electronically or otherwise made available to you are considered "in-writing". If after you register for Interra Online Banking or Interra Mobile you enroll in e-Statements, Bill Pay, Remote Deposit Capture, Account Aggregation, any Treasury Management services or any other Service, your consent provided under this eCommunications consent will also apply to the electronic delivery of Communications includes, but is not limited to:

- All legal and regulatory disclosures and
 - Communications associated with your Accounts, Loans, or Services; this includes any commercial, agribusiness or mortgage related items, such as appraisals, valuations, notices of sale, change in servicing, collection notices or demands.
 - Notices or disclosures about a change in the terms of your Accounts, Loans or Services, including any fee related changes.

- Periodic statements, receipts and notices (including notices of annual and/or special meetings)
- Governmental and/or third-party notices, such as IRS 1098, 1099, unclaimed property, etc.
- Privacy policies and notices.
- Other Communications that we may include from time to time as part of our Services

Method of Providing Communications to you in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail to the member's primary e-mail address on file; any Communication containing sensitive information will be sent encrypted, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by our using other electronic methods allowed pursuant to applicable laws and regulations to provide electronic records to you, such as through an eSignature vendor.

Hardware, Software and Access Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- An active email account. The first time you receive an encrypted email from us, you will receive a notification email and you will need to create an account in order to read the message. You must notify us immediately if your email address changes. We will not assume liability for non-receipt of eCommunication, 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 with your internet browser, hardware and/or software.
- A computer or device with internet access and the following: browser, updated to one of the last 2 versions, operating system, a compatible printer or ability to download the Communications for your records. Your browser software must support Secure Sockets Layer (SSL) security. Other internet browsers or older versions of the listed browsers may be used but are not supported. Our mobile app can be downloaded on the Apple App Store or the Google Play Store on compatible devices.
 - Microsoft Edge
 - Mozilla Firefox[®]
 - Apple iPhone®, iPad[®] and Apple Watch® = iOS 11.4 or higher
 - Android® mobile/tablet = Android 5.0
 - Apple Safari
 - Apple iPhone, iPad, and Apple Watch = iOS 10 or higher
 - Google Chrome™
 - Android mobile/tablet = Lollipop 5.0 or higher
- Software which permits you to receive and access Portable Document Format "PDF" files, such as Adobe Acrobat Reader version 8.0 or higher
- Sufficient memory and drive space capacity to download and save PDF documents and/or import Account/Loan transaction activity to your computer and into money management software (i.e. Quicken).

If your Internet browser or Adobe Acrobat has available updates to a higher version after you've given your consent, you may need to

download the higher version in order to access and/or print the disclosures in the future.

It is your sole responsibility to ensure 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.

If our hardware or software requirements change, and that change would, in our opinion, create a material risk that you would not be able to access Communications and/or Services, we will give you notice of the revised hardware or software requirements. Your continued use of any Services after we send you notice of the change is reaffirmation of your consent.

We may discontinue the support of any internet browser or other software at any time and without advance notice if we believe that it suffers from a security flaw or other flaw that creates a risk or otherwise makes it unsuitable for use with our Communications and/or Services. Such discontinuation could result in the unavailability of Communications and/or Services to those with such identified internet browser or software.

You should have current anti-virus / malware / spyware software installed on your computer and keep the software updated. It is important that you download and install all service packs, security updates, version updates, and software updates as deployed by your operating system and/or internet browser software provider in a timely manner. These updates may address software vulnerabilities that hackers or malware could otherwise exploit.

By affirmatively consenting, you confirm that: you have the required hardware, software and access capabilities to receive Communications electronically; you are solely responsible for the cost to obtain and maintain such equipment; and you are solely responsible for accessing, opening, and reading your Communications. These Communications may contain important and legally binding notices and information. Communications delivered pursuant to this eCommunication Consent will constitute your only notice of matters contained in the Communications. You are responsible for promptly notifying Interra if any of the Communications you receive are not accessible, are incomplete or are unreadable.

How to Update Your Records

It is your responsibility to update us of any change in your email or other electronic address. You may change the email address on record by updating your profile within online or mobile banking; by sending a message through your online or mobile banking secure message center, by calling us at 574.534.2506 or 1.888.432.2848, by visiting any Interra office, or by submitting your request in writing to: Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727.

Requesting Paper Copies

You have a right to receive a paper copy of this eCommunication Consent or electronic Communications if applicable law specifically requires us to provide such documentation. You can obtain a paper copy of this eCommunication Consent or an electronic Communication by printing it yourself or by requesting that we mail you a paper copy within 12 months of the date of the Communication, specifying in detail the Communication you would like to receive. You may submit the details of your request to us by sending a message through your online or mobile banking secure message center, by sending your request to: Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727, by visiting any Interra office, or by calling us at 574.534.2506 or 1.888.432.2848. If you call us via phone, we may ask you to submit your request in writing. Unless specifically required by law, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically. Requests for paper copies of our electronic

Communications may be assessed a reasonable fee in accordance with our Fee Schedule.

Withdrawing Consent

You have the right to withdraw your eCommunication Consent to conduct business electronically with us by sending a message through your online or mobile banking secure message center, by calling us at 574.534.2506 or 1.888.432.2848, by visiting any Interra office, or by submitting your request in writing to: Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727. If you call us via phone, we may ask you to submit your request in writing. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. Please be aware that withdrawal of consent will result in the termination of your access to Interra Online Banking and Interra Mobile Services. This means you will no longer receive electronic delivery or have electronic access to Communications; you will no longer be able to utilize some of the online and mobile banking services to which you had previously enrolled, such as eStatements (this may result in you being assessed a paper statement fee); you may no longer be eligible or qualify for certain Accounts, Loans or Services; you will not be able to open or request additional Accounts, Loans or Services online: or view, print or download this eCommunication Consent or other agreements and disclosures associated with your Accounts, Loans or Services.

Termination or Change in Terms

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Governing Law

This eCommunication Consent shall be governed by the laws of the State of Indiana, to the extent that Indiana law is not inconsistent with controlling Federal Law.

Electronic Signature (eSignature) Consent

An eSignature vendor or other third-party vendor may be used in conjunction with online or mobile banking requests to provide Accounts, Loans or Services to you, or to conduct other business with you. You understand and agree that the eSignature is an electronic sound, symbol, or process that is attached to or logically associated with a Communication or other record and is executed and adopted by you with the intent to sign the Communication/record in accordance with the E-Sign Act. Examples of an eSignature might include, but not be limited to: 1) clicking "I Agree" or "I Consent" in connection with any Communication; 2) writing your signature via a mouse, finger, or stylus; or 3) checking a box. Your eSignature shall have the same effect as if you had physically signed the Communication or electronic record in ink.

AFFIRMATIVE CONSENT: By selecting the box indicating you have read the eCommunication Consent, you affirmatively consent to conduct business electronically with Interra Credit Union and to receive electronic delivery of all Communications in connection with Interra Online and Interra Mobile banking services or your requests for Accounts, Loans and Services with Interra. You agree that submitting this Consent or accepting these terms constitutes your signature as though same were physically signed by you. You are also confirming that you are authorized to, and do, consent on behalf of all the other owners, borrowers, authorized signers, authorized representatives, delegates, or users identified or associated with your Interra Accounts, Loans or Services.