E-Sign Act Consumer Consent

E-SIGN Consent Agreement to use electronic records

Please review this document carefully and print a copy for your records. You can access an online copy at any time by navigating to our Agreements and Disclosures page, or you may be provided a paper copy in a non-electronic format by submitting a written request to Truliant Federal Credit Union, P.O. Box 26000, Winston-Salem, NC 27114-6000.

This E-SIGN Act Consumer Consent Disclosure ("Disclosure") applies to all communications for those products and services offered through Truliant Federal Credit Union.

When you use a product or service to which this Disclosure applies, you agree that Truliant Federal Credit Union ("We" or "The Credit Union") 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 communications in electronic format includes, but is not limited to:

1. Legal and regulatory disclosures associated with any products or services you have selected
2. Periodic statements and other communications associated with any products or service you have selected
3. Notices or disclosures about a change in the terms of your account
4. Any other document provided to you by the Credit Union in relation to your account opening

We may always, in our sole discretion, provide you with any communications in writing, even if you have chosen to receive it electronically.

Hardware and Software Requirements

In order to access and retain your Documents, you will need one or more of the following:

- A valid email address
- An internet browser that supports 128 bit encryption
- A connection to the internet
- A current version of a program that reads and displays PDF documents such as Adobe Acrobat Reader, for viewing and retaining certain disclosures

Your Consent to Receive Documents Electronically

You are requesting and agreeing to receive your Documents electronically by checking the box for 'ELECTRONIC CONSENT' and submitting your selection. If you do not wish to receive this information electronically, do not proceed with accepting it and you will continue to receive paper documents. The Credit Union may update or delay any or all services referenced in this Agreement to provide cost effective service and security.

How to Withdraw Consent

You may withdraw your consent to receive electronic documents for any of your accounts by calling the Credit Union toll free at 800-822-0382 or by withdrawing your consent through Digital Statements & Documents in online or mobile banking. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive documents electronically. Any withdrawal of your consent to receive these documents electronically will be effective only after we have a reasonable period of time to process your withdrawal. There are no fees for requesting to withdraw your consent to Electronic Records. However, withdrawal of consent may result in a paper document service charge as disclosed in the applicable account agreement or fee schedule. Certain services may be limited or unavailable without electronic delivery.

How to Update Your Records

It is your responsibility to provide us with true, accurate, and complete email address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) within online or mobile banking, by visiting your local branch, calling us toll free at 800-822-0382 or by writing us at: P.O. Box 26000, Winston-Salem, NC 27114-6000.

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