



ELECTRONIC COMMUNICATION DISCLOSURE

The following terms and conditions apply to electronic communications available through Impact Credit Union. This agreement is in addition to the terms and conditions you agreed to in the Impact Credit Union Membership Agreement and Disclosures.

You specifically consent and agree that we may provide disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, all other evidence of transactions, newsletters, advertising, promotional material; and government and/or third party notices, or notice of the availability of any of the foregoing with you electronically by positing a link to the same on the Credit Union website, or by submitting a notice to the email address provided to us.

METHODS OF ELECTRONIC COMMUNICATION

You agree that Impact Credit Union may, but is not obligated to, electronically make available to you any communications regarding any account or service, collectively referred to as eNotices and eStatements, via one of the following methods:

- Secure messages within Online Banking
- An email address you provide to the Credit Union
- A link via SMS or text

SYSTEM REQUIREMENTS

In order to access electronic communications, your system must meet the following requirements:

- Internet access
- An Internet browser that supports 128-bit encryption
- A certified/supported browser

ACCESS AND SECURITY

Impact Credit Union system services may not be available at certain times due to maintenance and/or computer, communication, electrical, or network failure or other causes beyond Credit Union control. You agree that the Credit Union shall not be liable if you are unable to gain access at these times.

You are responsible for keeping the User ID and password you create to access electronic communications from Impact Credit Union secure and confidential.

DUTY TO REVIEW PERIODIC STATEMENTS

It is your responsibility to promptly and regularly access and review eStatements from Impact Credit Union. It is your responsibility to immediately notify the Credit Union of any errors, unauthorized transactions, or any other irregularities that appear in a statement. Any applicable time periods within which you must notify the Credit Union of errors shall begin on the eStatement email notification date regardless of when you access and review your statement.

If you do not immediately report to Impact Credit Union any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatement to be true, accurate, and correct in all respects.

RIGHT TO OPT-OUT OF ELECTRONIC COMMUNICATIONS

You have the right to withdraw your consent to receive eNotices and eStatements from Impact Credit Union. You can opt-out of electronic communications with the Credit Union by:

- Logging into your Online Banking and changing your notification settings
- Stop by a branch to update your information

Once eNotices and eStatements are disabled, you will receive paper notices and statements at the address on record with the Credit Union.

CHANGE OF MAILING ADDRESS, EMAIL ADDRESS, AND OTHER INFORMATION

You agree to notify Impact Credit Union of any change of mailing address, email address, or any other changes to your contact information relevant to this agreement. Contact information may be updated by:

- Logging into your Online Banking and making applicable changes
- Call us, 800-848-8255, to make applicable changes
- Stop by a branch to update your information

CHANGE IN TERMS

Impact Credit Union reserves the right to change the terms and conditions of this Electronic Communication Disclosure at any time, which includes the addition and deletion of electronic communication services. An update will be posted on our website, or we may notify you of changes by mail to your address on record. The notice will be posted at least (30) days in advance of the effective date, unless an immediate change is necessary to maintain the security of the system. If such a change is warranted, a notice will be posted within (30) days after the change. When you access electronic communications following a change in terms, you agree to be bound to the revised terms and conditions of the Electronic Communication Disclosure. To decline a change in terms or conditions, you can:

- Log into your Online Banking and change your notification settings
- Stop by a branch to update your preferences

OUR RIGHT TO TERMINATE

Impact Credit Union reserves the right to terminate this Electronic Communication Disclosure and your access to eNotices and eStatements, in whole or in part, at any time and revert to paper notices and statements.