

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Credit Union of Richmond (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the term and conditions for providing to you such notices and disclosures electronically or through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the "I agree" button prior to submitting the form on the previous page.

The Electronic Signatures in Global and National Commerce Act (ESIGN, Pub.L. 106-229, 14 Stat. 464, enacted June 30, 2000, 15 U.S.C. ch.96) is a United States federal law passed by the U.S. Congress to facilitate the use of electronic records and signatures in interstate and foreign commerce by ensuring the validity and legal effect of contracts entered into electronically. Although every state has at least one law pertaining to electronic signatures, it is the federal law that lays out the guidelines for interstate commerce.

The words "we," "us," and "our" refer to Credit Union of Richmond, with whom you have your account, and the words "you" and "your" mean you, the individual member(s) or entity identified on the Account(s). "Communication" means any member agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form: When you use a product or service to which this disclosure applies, you agree that we may provide you with any communication 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 communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through www.curich.org for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications that we may include from time to time as part of the enrollment in the eStatements program.
- Your consent to receive electronic communications does not automatically enroll you in eStatements. You must complete a separate enrollment to stop receiving by U.S. Mail paper account state.

Getting paper copies: At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Communications in Writing: All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

Withdrawing your consent: If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format, and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind: If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent by contacting us. For DocuSign forms, you may do so by using the DocuSign “Withdraw Consent” form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will not longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically: Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Credit Union of Richmond: You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies or certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows: To contact us by email send messages to:

curichmond@curich.org

To advise Credit Union of Richmond of your new e-mail address: It is your responsibility to provide us with true and accurate information. To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at curichmond@curich.org and in the body of such request you must state: your pervious e-mail address, your new e-mail address. We do not require any other information from you to change your e-mail address.

In addition if the notice is complete using DocuSign, you must notify DocuSign, Inc. to arrange for your new e-mail address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

To request paper copies from Credit Union of Richmond: To request delivery of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to curichmond@curich.org and in the body of such request you must state your e-mail address, full names, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Credit Union of Richmond: To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- I. Applicable for DocuSign forms only: Decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating your wish to withdraw your consent, or you may;
- II. Send us an e-mail to curichmond@curich.org and in the body of such request you must state your e-mail, full name, US Postal address, and telephone number. We do not need any other information from you to

withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software:

Operating Systems:	Windows® 2000, Windows® SP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

**These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g., beta) versions of operating systems and browsers are not supported.

Signatures: You agree that an electronic facsimile of your signature or electronic agreement carries the full legal weight of a written signature by accepting any account that requires one of the following: online application, eStatements, electronic notices, and mobile alerts.

Termination/Changes: We reserve the right, in our sole discretion, to discontinue the provision of electronic communications. We may also change the terms and conditions associated with electronic communications, we will provide you notice of any termination required by law.