

E-SIGN Consent Agreement to Use Electronic Records and Signatures

Effective Date: May 22, 2026

A. INTRODUCTION

The E-Sign Consent Agreement (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with your accounts at Summit Credit Union. We may also use electronic signatures and obtain them from you as part of our transactions with you. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the Electronic Signatures in Global and National Commerce (ESIGN) Act allows us to provide these documents to you electronically.

B. DEFINITIONS

The words “we,” “our,” “us” mean Summit Credit Union, affiliates, successors, and assigns.

The words “you” and “your” mean each account owner and anyone else who has access to the accounts. If there is more than one owner, then the words mean each account holder separately, and all owners jointly.

“Access Device” means any electronic device you use to access your account and view electronic documents. This includes but is not limited to a traditional computer such as a desktop or laptop; or a mobile device such as a tablet computer or a smartphone.

C. SCOPE OF AGREEMENT

Your consent to receive documents electronically includes, but is not limited to, the following:

- Periodic Statements
- Notices
- Account Alerts
- Disclosures

D. SYSTEM REQUIREMENTS

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

1. To access your electronic documents on your mobile device, you will need:
 - A mobile device with one of the two most recent publicly available major releases of the following operating systems: Android or iOS.
 - An internet connection.
 - A printer and/or storage device if you wish to print or retain any electronic documents.

2. To access your electronic documents using a browser, you need:
 - An internet connection.
 - One of the two most recent publicly available versions of the top three browsers by market share.
 - A printer and/or storage device if you wish to print or retain any electronic documents.

E. CHANGES TO SYSTEM REQUIREMENTS

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents.

F. REQUESTING PAPER DOCUMENTS

You may request paper copies for any documents provided to you by electronic delivery. Fees may apply, please see the fee and charge schedule for details or speak with a representative by calling us at:

- 800-236-5560;
- 608-243-5000;
- Or in person at your local branch.

G. MAINTAINING VALID EMAIL ADDRESS

It is important that you maintain a valid email address so that we may contact you regarding your accounts. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address by:

1. Calling us at:
 - 800-236-5560
 - 608-243-5000
2. In person at your local branch
3. Providing an updated email address within Online Banking.

H. WITHDRAWAL OF YOUR CONSENT

You may withdraw your consent to this Agreement at any time, free of charge by:

1. Calling us at:
 - 800-236-5560
 - 608-243-5000
2. In person at your local branch.

If you do withdraw your consent:

- We will provide required Records to you in paper form rather than electronically.
- Delivery of paper Records may result in **delays compared to electronic delivery**.
- **Fees may apply** for paper statements or copies, as disclosed in our Fee and Charge Schedule.
- Your access to electronic services that require electronic delivery of Records may be limited or unavailable.

Withdrawal of consent will not affect the legal validity of any electronic Records previously provided to you.

I. MULTIPLE ACCESS DEVICES

Your acceptance of the agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a

mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices.

If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing to access electronic documents on other Access Devices is your reaffirmation of this Agreement.

J. CONSENT FOR ELECTRONIC RECORDS AND SIGNATURES

You are required to affirmatively indicate your consent to this Agreement using the acceptance method made available to you before you are able to open an account or access electronic communications. By doing so, you confirm that:

- You have reviewed this E-SIGN Consent Agreement
- Your Access Device meets the system requirements described above
- You are able to access, view, and retain electronic Records in the format provided
- You have a valid and active email address

Your affirmative acceptance reasonably demonstrates your ability to receive electronic Records as required under applicable law.

K. ELECTRONIC SIGNATURE

You agree that your submission of any application or consent to this Agreement by electronic means constitutes your intent to be bound by the terms and conditions of this Agreement. You further agree that any such electronic submission shall have the same legal effect as if you had provided a handwritten signature. Your electronic signature will apply to this Agreement and to any other applications or transactions conducted with us electronically.

You also agree that your use of any Access Device, in connection with an electronic submission, constitutes your electronic signature and verifies your identity for purposes of this Agreement.