

CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

You are submitting an application for ArrowPointe Federal Credit Union's Anytime Banking, Online Loan and Email/Text Services. By signing up for this service with ArrowPointe Federal Credit Union ("Credit Union"), you acknowledge that the credit union may use the e-mail address you have provided to send you e-mail. You may elect to receive or not/receive some types of e-mails but you may automatically qualify for other types of e-mails. The different types of e-mails are noted on the "Preferences" tab at the top of the Anytime Banking Page.

You also acknowledge that e-mails sent to you may include information about your account including, but not limited to, your name, address, account number, check numbers and balance information.

This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from the Credit Union. By completing and submitting an application through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Credit Union Membership Agreement.

Electronic Communications. Any Disclosures related to your Request will be provided to you electronically through the most current email address on file. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to us at: P.O. Box 3678 Rock Hill, SC 29732 with the details of your request. Paper copies will be provided to you at no charge.

Scope of Consent. You consent to receive Disclosures and to do business electronically. The following information and disclosures will be provided electronically:

- The Membership Agreements and Lending Disclosures for all services you elect to use; and,
- All communications (including disclosures and notices) regarding online banking, all future amendments (including to the Agreements), and all notices of changes, suspension, restriction, and termination of e-Banking and lending services.

Hardware and Software Requirements. To access and retain the Disclosures electronically and for security purposes, you will need to use the most current computer software, hardware and latest version of the Internet Browser available.

Withdrawing Consent: You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information. You should keep us informed of any change in your electronic or mailing address. You may contact ArrowPointe Federal Credit Union at P.O. Box 3678 Rock Hill, SC 29732 regarding any such changes.

Electronic Records. To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, you acknowledge and agree that we may in our discretion store all records electronically; and that we will not retain and have no obligation to retain

any original documents for any period of time. This applies to all documentation including but not limited to checks, transaction records, notes, mortgages, deeds of trust and other loan and/or security documentation. You further acknowledge and understand that we will routinely destroy all original documentation. We may store records electronically via imaging, scanning, filming or other technology used in the financial services industry for the storage of documentation via internal processes or third-party processors that we approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.

“E-Mail” and Facsimile Communications. You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to an e-mail at either the address provided with the communication, the e-mail address in your Membership Application and Signature Card, or any other application or written communication actually received by us. Any account owner, co-borrower, or authorized user may change the e-mail address for statements or other information from us at any time.

Your wireless carrier’s standard messaging rates apply to your entry or submission message, our confirmation and all subsequent SMS (text messaging) correspondence. The Credit Union does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.

General Text Message Services

Text Message (SMS) Terms of Use

1. By subscribing, you consent to receiving SMS messages daily, including text messages from us which may include offers from us, our affiliates and partners. You can unsubscribe at any time from all services by replying with STOP.
2. By participating in the Text Message Services program, you are agreeing to the terms and conditions presented here.
3. You represent that you are the owner, or authorized user of the wireless device you use to subscribe to the service, and that you are authorized to approve the applicable charges.
4. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
5. Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier’s name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service.

Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.

6. The service as well as the content and materials received through the service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality.
7. The service is available only in the United States.
8. We reserve the right to alter charges and/or these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.

Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction. Further, the Credit Union may not immediately receive e-mail communications that you send. Also, we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. We reserve the right to require any notices from you be submitted to us in writing, and we may refuse to send certain information through unsecured e-mail communications. If you need to contact ArrowPointe Federal Credit Union immediately regarding an unauthorized transaction, stop payment request, or otherwise, you may call the Credit Union at 1.877.348.6184.