

Dubois-Pike Federal Credit Union
Electronic Documents (E-documents) Consent Agreement

Please read this information carefully and print and/or retain a copy for your records.

This agreement is between Dubois-Pike Federal Credit Union (hereinafter referred to as “we, us, our, or DPFCU”), and each participating member (hereinafter referred to as “member, I, we, me, you, your or yours”) of DPFCU’s E-document program, together with any person who is authorized by a member to use or access this service.

You further agree to be bound by all terms and conditions found in the Membership Agreement and Disclosures. You further agree to follow instructions provided for using E-documents and any added enhancements to the service.

Consent to receive E-documents

By consenting to E-documents you agree that we may provide all notices, receipts, alerts, disclosures, statements, agreements, contracts, modifications, and all other evidence of transactions. You are also consenting to receive governmental and/or third-party notices (such as IRS 1099, 1098, etc) or notices required by federal or state laws. You also agree that we may notify you of any of the aforementioned by sending you an email to the email address you have on file, by posting a link to our website or any other electronic method allowed by law. You have the right to receive a paper copy of any electronic documents if applicable law specifically requires us to provide such documentation. You may withdraw your consent to receive E-documents by contacting us in person at the credit union or by emailing us at member.service@duboispike.org. Your request to withdraw consent will not become effective until received by us and we have had sufficient time to act on it.

Authorization Consent: You consent and agree that your use of a keypad, mouse or other device to select an item, button or similar act/action while using any electronic service constitutes your signature, acceptance and agreement as if actually signed by you in writing. By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent agreement for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this agreement.

Delivery: E-documents are sent to the designated email address(es) you specify upon enrolling in the service or in special cases the email address entered upon opting in for electronic services. The email addresses you specify may be changed at any time. If you change email services or mobile providers, it is your responsibility to change your delivery preferences by modifying your E-documents settings from within DPFCU online/mobile banking. If you are unable or unsure how to modify your preferences, you may contact the credit union at 812-634-9278. If your email is returned as undeliverable, your E-documents will be turned off and it will be your responsibility to re-apply for any electronic services with DPFCU. We reserve the right to send any or all electronic records or statements to you in paper form to your current mailing address on file regardless of your E-documents status.

CONSENT TO RECEIVE SECURE MESSAGES VIA ONLINE/MOBILE BANKING:

By consenting to this agreement, you agree that DPFCU may communicate with you via Secure Messaging/Secure Mailbox in Online/Mobile Banking. This is a secure method of sending and receiving information such as questions on transactions, statements, receipts, check images, deposits, etc.

Access Requirements: You must have access to a device that can access the internet. It is your sole responsibility to ensure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the E-document service. If you cannot meet the requirements for any reason, you have the right to withdraw your consent at any time. Withdrawing your consent will terminate your E-document service.

Content: You acknowledge that E-documents sent may contain sensitive or personal information. Internet email is neither encrypted nor necessarily private. DPFCU E-documents will not disclose your full account number unless you type one in as an account "nickname" which is highly discouraged. DPFCU will not solicit information from you such as name, address, social security number, mother's maiden name, bank account info, password info, etc. via email.

E-mail 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 email or other electronic communication that we, in good faith, believe you have submitted to us. We have no duty to investigate the validity or to verify any email or other electronic communication; and may respond to any email at either the address provided with the communication, the e-mail address that we have on file, or any other application or written communication received by us. You understand that you have no expectation of privacy if you transfer or share and documents electronically to another person or entity using the World Wide Web. You further agree to release DPFCU from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided us. Although we have no obligation to do so, we reserve the right to require authentication of emails or electronic communications. The decision to require authentication is at the sole discretion of DPFCU. 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.

Disclaimer: DPFCU is not responsible for alerts that are undelivered, lost, or misdirected due to reasons that include: incorrect, invalid email address(es), or messaging accounts that are over-quota, suspended, cancelled, or non-existent; delivery failures due to service interruption, including the sender's or the receiver's messaging carrier ("ISP") being unavailable or the E-document service being offline; factors outside of the reasonable control of DPFCU. The E-documents service is generally available 24 hours a day, seven days a week. However, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time. You agree that DPFCU alerts are neither your sole nor primary source of account information. DPFCU E-documents are provided as a free, optional service for your convenience. We will not be held liable for fees charged to your account, non-sufficient funds situations, returned items, or other damages allegedly due to an alert or lack thereof. You understand, also, that DPFCU is not liable for any third-party fees, other legal liability or any other issues

or liabilities arising from E-documents being sent to an invalid or inactive email address that you have provided.

Governing Law: This agreement, including the validity of any signatures or consents, any claim or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Indiana.

Consent for Electronic Documents

AGREE - I have read and agree to the terms of the Electronic Documents (E-documents) Consent Agreement, and I would like to receive E-documents. If there is more than one owner or authorized user on this account, clicking the “I AGREE” icon is intended as a representation to the Credit Union that all such parties consent to these terms and conditions.

CANCEL – I/we do not consent to Electronic Documents and understand that by clicking CANCEL I will not be enrolled for this service.