ARBOR
FINANCIAL CREDIT UNION

Electronic Disclosure

Consent to Electronic Communications and Disclosure

Disclosure
This Disclosure is required by the Federal Electronic Signatures in Global and National Commerce Act (the "E-Sign Act") in order for Arbor Financial Credit Union ('we", "us", "our", or the "Credit Union") to provide you with disclosures and other notices electronically. The words "you" and "your" mean the person(s) accessing Electronic Communications made available through Arbor Financial Credit Union.

Consent to Electronic Communications
You consent to accept and view notices, periodic statements, disclosures and other communications from us by means of electronic delivery. In this Disclosure, we call this information "Electronic Communications". Electronic Communications includes any of the following information with respect to any share or deposit account that you maintain at the Credit Union:

- The agreements that cover your accounts;
- Your periodic account statement;
- Disclosures that we are required to give you from time to time under the various federal laws, including, but not necessarily limited to, the Truth in Savings Act, the Electronic Funds Transfer Act, and the Expedited Funds Availability Act;
- Other periodic or special notices (including, but not limited to, non-sufficient funds notices, Courtesy Pay notices, overdraft notices, change in terms notices, hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations);
- Notices regarding our privacy practices and policies;
- Updates about the Credit Union's products, services, or fees.
- Notices required by our bylaws or as otherwise required by law;
- To the extent permitted by the Internal Revenue Service, notices required by federal tax laws, if we choose to send them to you in that manner;
- Such additional notices or disclosures as the Credit Union may by existing or future law or regulation, be permitted to deliver to you electronically.

Note that for multi-party accounts, consent, or withdrawal of consent to receive Electronic Communications, or other information by any authorized party to the account, will be effective for all account holders.

Your Right to Receive Notices in Paper Form
You understand and agree that you have a right to receive any required notices, periodic statements and/or disclosures in paper form. You are not required to consent to electronic delivery.

Your Right to Withdraw Your Consent
You understand that you have the right to withdraw your consent. You may withdraw your consent to receive Electronic Communications at any time by calling us at (269) 375.6702 or writing to us at Arbor Financial Credit Union, 1551 South 9th Street, Kalamazoo MI 49009. If you write us, please be sure you include your name, signature, account number, and the date on which you wish to stop receiving Electronic Communications. Withdrawal of your consent to receive Electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. Once you have withdrawn your consent, you will no longer receive Electronic Communications and we will communicate with you thereafter in paper form. There may be a cost for paper forms, like periodic statements, which will be disclosed on the Fee Schedule. If you want to receive Electronic Communications after you have withdrawn your consent, you must complete the consent process again and reconfirm your ability to access Electronic Communications.

Paper Copies of Electronic Communications
Once you have provided your consent to receive Electronic Communications, you can still obtain paper copies of such communications as well. We will provide you with a paper copy of any Electronic Communication upon your request. We may charge a fee for any such paper copy. You may request a paper copy of an Electronic Communication by contacting us by telephone at (269) 375.6702 or writing to us at Arbor Financial Credit Union, Attn: 1551 South 9th Street, Kalamazoo MI 49009. We may charge you a reasonable service charge for paper copies.

Hardware and Software Requirements
Below are the hardware and software requirements for access to and retention of Electronic Communications. We will notify you whenever we change or revise these requirements.

- A personal computer or other device with Windows operating system 7 (32 bit or 64 bit), Windows 8.1 (32-bit or 64-bit) or Windows 10 (32-bit or 64-bit), capable of accessing the Internet.
- An Internet web browser such as Microsoft Internet Explorer version 11.0 (32-bit); Firefox81; Chrome 85; or Edge.
- You must have software which permits you to receive and access Portable Document Format or PDF files, such as the latest version of Adobe Acrobat Reader.
- To retain a copy of the Electronic Communications, your device must have the ability to download and store or print PDF files.

How Electronic Communications Will Be Made

You authorize us to send you Electronic Communications by either of the following methods:

- The Electronic Communication will be contained in, or attached to, an email message that we send to the email address you provide to us. Some Electronic Communications that you receive may contain links to our website or eBanking; or
- The Electronic Communication will be posted to our eBanking platform. We will send you a notice , either to the email address you give us or to your mailing address, alerting you that a new Electronic Communication has been posted to the eBanking platform.
- There may be instances when you will receive communications sent to you by the U.S. Postal Service at the mailing address shown on our records, even if that same communication is available electronically.

E-Statements

Members in good standing will receive a periodic statement at least quarterly. You will be notified electronically via email when your statement is available. Upon receipt of the email, you may retrieve the statement through eBanking using your login credentials. We recommend that you print a copy of any electronically provided statements, notices or disclosures (including this one) for your records. We will retain a minimum 24-month online archive of account notices and forms. It is your responsibility to review each statement provided through eBanking. Promptly review your eStatement and any accompanying items and notify us in writing at 1551 South 9th Street, Kalamazoo MI 49009, via telephone (269) 375.6702, or in person at any of the branch locations of any error, unauthorized signature, lack of signature, alteration, or other irregularity. Any applicable time periods within which you must notify us of errors on your account statement(s) shall begin on the email date regardless of when you receive and/or open the statement.

IMPORTANT NOTE REGARDING E-STATEMENTS: Anyone who is a joint owner on any of your Credit Union accounts will have the ability to view account information for ALL of your accounts, even those accounts on which they are not a joint owner.

Changing Your Email Address

It is your responsibility to inform us of any change to your contact details, such as your name, telephone number and/or email address. We will use the email address you provide to us to communicate with you electronically as necessary. To notify us of a change in your email address, write to us at Arbor Financial Credit Union, 1551 South 9th Street, Kalamazoo MI 49009. If you write us, please be sure you include your name, signature, your account number and your new email address. You can also change your email through eBanking by choosing “My Profile” under the “Account Services” tab. If you need assistance on how to perform these changes, you can contact us at (269) 375.6702 . Notification of any change to your email address must be received by the Credit Union at least ten (10) days before the end of your normal statement cycle.

Undeliverable Electronic Communications

The Credit Union does not monitor returned or undeliverable mail and it is your responsibility to update your email address information when it changes. The Credit Union is not liable for any third-party incurred fees, other legal liability or any other issues or liabilities arising from statements, disclosures or notifications sent to an invalid or inactive email address you have provided to us. You understand and agree that your failure to maintain current contact information in your Credit Union account records does not relieve you of any responsibilities that you have under this Disclosure or any separate agreements.

eBanking Transactions

Your eBanking, bill pay and mobile banking transactions with us will be governed by separate agreements with us. Your acceptance of those separate agreements will, however, be in accordance with this Disclosure.

Amending or Terminating this Disclosure

We may change any term of this Disclosure at any time. If you do not wish to accept the change, you may terminate this Disclosure by withdrawing your consent to receive statements and notices electronically.In the future, should the Credit Union, by law or regulation, be permitted to deliver any additional notices or disclosures to which you are entitled besides those specifically listed herein, you hereby agree to receive such notices or disclosures in electronic format sent to your last known email address. The Credit Union may terminate this Disclosure at any time.

Consent to Electronic Communications

You have consented to the provisions of this Disclosure. We will not begin providing communications electronically, however, until we have sent you an electronic communication to determine your ability to receive the required communications electronically, and you have demonstrated by your response that you have that ability. If we change the technology requirements for this service, we may require an additional electronic confirmation before continuing to provide you with communications electronically.