

### Agreement and Disclosure

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

#### Introduction:

You are submitting a request for REV Federal Credit Union's digital account opening services. In order to do this, we need you to consent to our giving you certain disclosures electronically. 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 [www.REVfcu.com](http://www.REVfcu.com). However, if you wish to obtain a paper copy of any of the Disclosures, you may write to us at: P.O. Box 118000, Charleston SC 29423, with the details of your request. Paper copies will be provided to you at no charge.

#### Scope of Consent:

You specifically consent and agree that we may provide all disclosures, agreements, contracts, consents, periodic statements, receipts, notices (including notices of annual and/or special meetings), modifications, amendments, and all other evidence of our transactions; and governmental and/or third party notices (such as IRS 1098, 1099, etc.), to include notices required by federal or state laws (such as notice of unclaimed property) or notice of the availability of any of the foregoing with you or on your behalf electronically by posting or providing a link to same on the Credit Union's website, by submitting a notice to the e-mail address provided in your Membership Application (hereinafter all such disclosures and/or documentation is referred to as "electronic record(s)"), or by our using other electronic methods allowed pursuant to applicable laws and regulations to provide electronic records to you. You have a right to receive a paper copy of any of these electronic records if applicable law specifically requires us to provide such documentation. Also, you may withdraw your consent and revoke your agreement to receive records electronically. To request a paper copy or to withdraw your consent and agreement to receive electronic records call, write or e-mail us as set forth in the Rate and Fee Schedule.

#### Access Requirements:

To access and retain the disclosures electronically requires a standards-compliant web-browser installed on a computer or mobile device, which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader® or similar. Please refer to the Minimum Hardware and Software Requirements section of the Online & Mobile Banking Platform Agreement for additional information.

#### Withdrawing Consent:

You understand that you may not withdraw consent as to the disclosures we will provide to you at this time with your current digital account opening application. 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 notify REV Federal Credit Union at: P.O. Box 118000, Charleston SC 29423 or 800.845.5550 regarding any such changes.

#### Your Ability to Access Disclosures:

BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

#### Consent:

BY COMPLETING AND SUBMITTING YOUR REQUEST, I/WE CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO ME/US IN ELECTRONIC FORM AND TO DOING BUSINESS WITH REV FEDERAL CREDIT UNION ELECTRONICALLY. I/WE AGREE TO THE SAME TERMS THAT APPLY TO A SIGNED APPLICATION OR AGREEMENT; AND I/WE AGREE THAT SUBMITTING THIS CONSENT OR ACCEPTING THESE TERMS CONSTITUTES MY/OUR SIGNATURE AS THOUGH SAME WERE PHYSICALLY SIGNED BY ME/US. IF THERE IS A CO-APPLICANT OR USER, I/WE REPRESENT AND WARRANT, THAT SUCH CO-APPLICANT OR USER HAS AUTHORIZED THE SUBMISSION OF THIS APPLICATION. THIS ELECTRONIC SUBMISSION/CONSENT QUALIFIES AS MY/OUR SIGNATURE FOR ALL PURPOSES AND USES WHATSOEVER.