REV Federal Credit Union E-SIGN - CONSENT FOR ELECTRONIC DISCLOSURES

(under the Electronic Signatures in Global and National Commerce Act)

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 online 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. 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

Your consent to receive disclosures and to do business electronically, and our agreement to do so, only applies to this Request.

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 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 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.