

EDOCSIGNATURE® CONSUMER DISCLOSURE

Consumer Disclosure - Conducting business electronically, receiving electronic notices and disclosures, and signing documents electronically.

Please read the following information. By proceeding forward and signing the document(s) you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of our client, hereinafter known as the, ("Requesting Party"), who is sending electronic documents, notices, disclosures or requesting electronic signatures to you.

From time to time, the Requesting Party may be required by law to provide you with certain written notices or disclosures. Described below are the terms and conditions for providing those notices and disclosures electronically through this electronic signing system. You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request paper copies and withdraw your consent at any time as described below. Your consent applies both to the particular transaction associated with the document(s) presented to you now and, unless otherwise required by law, to identified categories of records that may be provided electronically during the course of your relationship with the Requesting Party.

Scope of Consent:

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the Requesting Party. You may at any point withdraw your consent by following the procedures described below.

Paper Copies:

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature system. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from the Requesting Party by following the procedures outlined below. The Requesting Party may apply a charge for requesting paper copies. Labor Credit Union does not currently charge a fee for reasonable requests for paper copies of disclosures or documents delivered electronically; however, Labor Credit Union reserves the right to impose a fee for excessive or special-copy requests to the extent permitted by applicable law, and any such fee will be disclosed to you at the time of your request.

Withdrawal of Consent:

You may withdraw your consent to receive electronic documents, notices, or disclosures at any time. In order to withdraw consent, you must notify the Requesting Party that you wish to withdraw consent, and that future documents, notices, and disclosures must be provided in paper format. Any withdrawal of consent will apply only after the Requesting Party has had a reasonable opportunity to process your request. Withdrawal of consent will not affect the legal validity or enforceability of records, disclosures, or signatures provided electronically before your withdrawal becomes effective. If the Requesting Party offers services only through electronic delivery, withdrawal of consent may limit your ability to use those services, complete transactions electronically, or continue receiving certain records electronically.

Requesting paper copies, withdrawing consent, and updating contact information.

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically, or update your contact information, please contact Labor Credit Union by telephone at 202.789.2901, by mail at PO Box 51, Merrifield, VA 22116-0051, or by email at MemberServices@DOLFCU.org using the applicable subject line below:

"Requesting Paper Copies" — include your name, email address, telephone number, mailing address, and the title or description of the document requested.

"Withdraw Consent" — include your name, email address, telephone number, mailing address, and the effective date of your request.

“Update Contact Information” — include your name, updated email address or other electronic contact information, telephone number, and mailing address.

System Requirements for Accessing and Retaining Electronic Records: To access, receive, sign, and retain electronic records, you must have: (1) a device with internet access; (2) a current version of a supported web browser; (3) a valid email address or other electronic contact method, if required by the Requesting Party; (4) the ability to open and view PDF or other electronic document formats that may be used; and (5) either sufficient electronic storage space or a printer to retain copies of records for your future reference. By proceeding, you confirm that you have the hardware and software necessary to access and retain the electronic records being provided to you.

It is your responsibility to provide and maintain a current email address and other electronic contact information with the Requesting Party so that electronic notices and disclosures can be delivered to you. You may update your contact information by using the procedures described below. If your email address or other contact information changes and you do not update it, the Requesting Party may treat the last electronic contact information provided by you as valid for delivery of electronic records.

Labor Credit Union does not charge a fee to withdraw your consent to receive disclosures electronically. If you request paper copies after consenting to electronic delivery, Labor Credit Union does charge a reasonable fee for paper copies. Please see the applicable Fee Schedule for current charges.