

## **DuPage Credit Union Electronic Communication Consent**

By opening your account online, you are receiving your account terms, conditions and disclosures through electronic means. Please read this information carefully because it explains your rights and obligations regarding your choice to receive DuPage Credit Union documents in an electronic format. By accepting, you agree to receive documents in an electronic format rather than sent to you in paper form via the U.S. mail. Please print and keep this information for future reference.

### **The Application you are submitting online with DuPage Credit Union**

You agree that we may provide you with any communication in electronic format and that we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below. These notices and disclosures may include the following:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Regulatory disclosure changes in terms and conditions
- Privacy policies and notices

### **Electronic "Signature" Agreement & Security**

You agree that your use of a key pad, mouse, or other device to select an item, button, icon or similar act/action, or to otherwise provide the DuPage Credit Union instructions while participating in our Electronic Communication Program ("Program"); or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and DuPage Credit Union. You agree and acknowledge that you will keep your security codes and identification data confidential and you will immediately notify DuPage Credit Union should you believe that an unauthorized person has electronically accessed your accounts.

### **Email 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 email address in your Membership Account Agreement, or any other application or written communication actually received by 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 DuPage Credit Union. 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.

### **How to Withdraw Consent**

You may withdraw your consent to receive communication electronically at any time in writing to us at PO Box 3930, Naperville, IL 60567, or by calling us at 800-323-2611. There are no fees or penalties for electing to withdraw.

### **Communications in Writing**

All communication in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

### **Contractual Agreements/Modification**

This electronic consent supplements and modifies other agreements that you may have with the DuPage Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic disclosures and statements, but all other contractual obligations of the parties remain subject to the terms of any other agreements.

### **Authorization Consent**

By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent 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 consent.

### **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 Illinois. We reserve the right to cancel your participation in this program at any time. Please note, the Terms and Conditions for Account Access Agreement and Disclosure Statement also apply to your use of this service.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
 **AMERICAN SHARE INSURANCE**  
By members' choice, this institution is not federally insured.

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