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CONSENT AND NOTICE REGARDING ELECTRONIC COMMUNICATIONS

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). They are necessary to make requests regarding your accounts and loans electronically.

ELECTRONIC SIGNATURE AGREEMENT

By selecting the "I Accept" button, you are signing this Agreement electronically. You agree your electronic signature is the legal equivalent of your manual signature on this Agreement. By selecting "I Accept" you consent to be legally bound by this Agreement's terms and conditions. You further 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 Destinations Credit Union instructions via its website, or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Destinations Credit Union. You also represent that you are authorized to enter into this Agreement 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 Agreement. You further agree that each use of your E-Signature in obtaining a Destinations Credit Union online service constitutes your agreement to be bound by the terms and conditions of the Disclosures and Agreements as they exist on the date of your E-Signature.

SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format and that we may discontinue sending paper communications to you unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

1. All legal and regulatory disclosures and communications associated with the products or services available through Online Services for your membership or accounts/loans;
2. Notices or disclosures about changes in the terms of your membership or accounts/loans; and
3. Privacy policies and notices.

METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM

Communications may be provided to you by email or secured message within Online Banking.

HOW TO WITHDRAW CONSENT

You may withdraw consent to receive further communications in electronic form by contacting a Member Service Representative by phone or mail. By withdrawing consent, you agree to receive communications by mail. The financial institution reserves the right to change the terms and conditions upon which the service is offered. Any future online account opening or request for products/services will require you to accept this disclosure again.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide and maintain a current email address in addition to your current mailing address. You can update your email address by accessing your Online Banking account; selecting "User Profile" and "Manage E-mails," or by contacting a Member Service Representative by phone or mail.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to access, view, and retain the electronic communications that we make available to you, you must have:

- A computer with an internet browser that supports 128 bit encryption;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an internet service provider; and
- An operating system and an internet connection capable of receiving, accessing, displaying, and either printing or storing the communications received from us in electronic form via a plain text-formatted email or by access to our website using one of the browsers specified above.

REQUESTING PAPER COPIES

We will not send you a paper copy of any communication, unless you request it or we deem it appropriate. You may request a one-time paper copy by contacting the Credit Union at 410-663-2500. Please understand that a per page fee will be assessed. For details, refer to the "Schedule of Fees" page of our website.

COMMUNICATIONS IN WRITING

All communications in either electronic or paper format sent to you by Destinations Credit Union will be considered "in writing". You should print or download a copy of this Disclosure and any other communication that is important to you for your records.

CONSENT

By checking the "I Agree" button, you consent to receive all communications regarding the product or service you are requesting through electronic means. You further agree that you have access to a computer that satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.