

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO RECEIVE ELECTRONIC DISCLOSURES ABOUT VERVE, A CREDIT UNION'S ("VERVE") PRODUCTS AND SERVICES.

From time to time, Verve may be required by law to provide you with certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking Accept.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send an email to info@verveauc.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We may charge a reasonable fee for delivery of paper copies already provided electronically.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Procedure for withdrawing your consent with Verve, a Credit Union

To inform us that you no longer want to receive future notices and disclosures in electronic format you may send us an email to info@verveacu.com and in the body of each request you must state your e-mail, full name, telephone number, and account number. We do not need any other information from you to withdraw consent.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will first need to send the required notices or disclosures to you in paper format, and then wait until we receive from you your acknowledgement of your receipt of such paper notices or disclosures.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide to you electronically all required notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described above. Please also see the paragraph above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Verve, a Credit Union

You may contact us to let us know of any changes as to how we may contact you electronically, to request copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically. To contact us by e-mail, send message to: info@verveacu.com

To advise Verve, a Credit Union of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an e-mail message to us at info@verveacu.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your e-mail address.

Required hardware and software

To access and retain electronic notices and disclosures, you must have an active e-mail address with an up-to-date computer or mobile device with:

- the most current version of a web browser (such as Chrome or Safari) supported by its publisher
- a connection to the internet
- electronic storage to retain records and/or a print to print them; and
- the most current version of a program that accurately reads and displays PDF files.

We reserve the right to discontinue support of a browser or program if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

If our hardware or software requirements change, and that change creates a material risk that you would not be able to access or retain the notices and disclosures provided by electronic delivery, we will give you notice of the revised hardware and software requirements.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking Accept.

By clicking Accept, I confirm that:

I can access and read this Electronic Record and Signature Disclosure

I can print the disclosure on paper or save or send the disclosure to a place where I can print it, for future reference and access; and

Until or unless I notify Verve as described above, I consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to me by Verve during the course of my relationship with Verve.