

ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to Belco Community Credit Union.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to all communication from us (such as change notices, disclosures, periodic statements, privacy policies, and more);
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or non-electronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one by calling us or writing us at the number or address listed below and by paying us the service charge listed in our fee schedule;
- (4) You can withdraw your consent at any time by calling us or writing us at the number or address listed below, but withdrawing your consent will result in service charge(s) listed in our fee schedule; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by calling us or writing us at the number or address listed below. The information we need is physical mailing address, email address, and phone number.

We reserve the right to provide any communication in paper form, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in paper form.

Hardware and Software Requirements

The minimum hardware and software system requirements to receive and keep the electronic communications and disclosures are: a web browser configured to accept cookies, capable of handling secure socket layer (SSL) security of no less than 128 bits and configured to run JavaScript®. i.e. Apple® Safari® (on Mac®) Microsoft® Edge (on Windows®), Google® Chrome®, Mozilla® Firefox®. Belco's online banking system does not support beta, pre-release, or mobile browsers.

Duration

This agreement and consent shall remain in effect until we provide you notice of any such termination, or change as required by law.

Contact Information

717-232-3526 or toll free 1-800-642-4482

Belco Community Credit Union

449 Eisenhower Boulevard, Suite 200

Harrisburg, PA 17111

information@belco.org

Secure Message Center via online banking, Belco Website, and Email.

Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.