



CONSENT TO USE OF ELECTRONIC DOCUMENTS

YOU ELECT TO RECEIVE DOCUMENTS AND OTHER INFORMATION ELECTRONICALLY.

READ THIS NOTICE CAREFULLY AND KEEP A COPY FOR YOUR RECORDS. In this Consent to Use of Electronic Documents (“CUED”) the following words have the following meanings. The words "we", "us", "our" and "Credit Union" refers to Purdue Federal Credit Union. The word "Document(s)" refers to all written documents that we are required to disclose to you (or determine to provide to you), including, but not limited to, our periodic account and loan statements (“Paperless Statements”), notices, disclosures, receipts, wire transfer disclosures, agreements, escrow analysis letters, mortgage and loan servicing notices, privacy policies, annual notices, certificate maturity notices, changes-in-terms, election information, tax forms, and any other legal and regulatory disclosures and communications that we provide related to your account, loans, or services. The words “you” and “your” have the definitions given in Your Guide to Member Services or Your Guide to Member Business Services and your enrollment to receive documents and other information electronically applies to all account owners and Authorized Signers. **By checking the box and clicking the ENROLL NOW button, you affirmatively consent to use of electronic Documents and Paperless Statements as described in this CUED.** You also agree to the terms and conditions set forth in this CUED.

By providing your consent, you will receive electronic Documents and Paperless Statements for all of your accounts, loans, and services with Purdue Federal Credit Union – including accounts, loans, and services that were established prior to your consent. By agreeing to this CUED with the Credit Union, you acknowledge and agree that you intend to create and use an electronic signature. You understand and agree your electronic signature is the legal equivalent of your manual or printed signature and you will be legally bound by your electronic signature.

If you do not consent, you will not be able to use electronic Documents and Paperless Statements. In order to open an account online, you must agree to these terms. If you do not agree, you will not be able to proceed with your online account opening and will need to contact us regarding non-electronic methods of account opening.

Providing Paperless Statements and Documents to you in electronic form means making them available on our website, from whatever location or in whatever way you access our website, or by sending them to you via e-mail, secure message center or in any other form of electronic text communication. Any Document or Paperless Statement we make available to you will be deemed to have been provided on the date of our notice of availability to you.

You acknowledge and agree that, by your Paperless Statements and Documents being delivered electronically, you will not receive paper documents. You acknowledge and agree that, if the Credit Union in its judgment believes that the transmission of your document(s) electronically is no longer viable, or that any such transmission may give rise to security or operational concerns, the Credit Union may cease, suspend, or pause the electronic delivery of your Documents and Paperless Statements and provide you with paper documents in lieu thereof.

You acknowledge and agree that the e-mail address you provide to the Credit Union is accurate. You acknowledge and agree that you will promptly update any change to your e-mail address within our Digital Banking system located at purduefed.com or provide written notification to the Credit Union of any change.

You acknowledge that you have an electronic device that uses a supported browser, and that you have access to a printer or the ability to download information in order to keep copies of your Documents and Paperless Statements for your records.

To obtain paper copies: You can obtain a paper copy of an electronic Document or Paperless Statement by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Document or Paperless Statement to you. To request a paper copy, please submit your request to mbrservice@purduefed.com, or by calling 800.627.3328 or 765.497.3328. We may charge a fee for providing a paper copy of an electronic Document or Paperless Statement. Please see our Fee Schedule for fees for statement copies.

To update your e-mail address: Access our Digital Banking site at Purduefed.com. Enter your User ID and password, and click the LOG IN button. Under the Profile icon select Change Email Address. Then click Update. The e-mail address will be updated for any communication from us. Your e-mail address must be accurate or you will not receive notification your documents are ready for viewing.

To update your document preferences: You may withdraw your consent to receive Paperless Statements and Documents in electronic form by emailing your request to mbrservice@purduefed.com, calling our Contact Center at 800.627.3328, or writing Purdue Federal Credit Union, PO Box 1950, West Lafayette, IN 47996-1950. If you withdraw your consent, the legal validity and



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enforceability of prior electronic Documents and Paperless Statements will not be impacted.

If you cancel your enrollment in electronic Documents and/or Paperless Statements by contacting us to process this request, we will update your preferences, however it may take up to one additional periodic statement cycle for the paper delivery to take effect. We will not charge you a fee for withdrawing your consent. However, we may charge you a fee to receive paper statements or other Documents. Additionally, we may revoke any incentive or discount associated with or in connection with receiving electronic Documents or Paperless Statements. Refer to the disclosures, account terms and agreements provided to you earlier regarding any fees for receiving paper statements or Documents and the possible loss of any incentive or discount. If you have any questions, please contact us.

Many electronic communications sent and received over the Internet can be intercepted by unauthorized recipients. By providing your consent, you understand and agree that delivery of electronic communications is inherently unsecure and presents risks beyond the control of the Credit Union. By authorizing the delivery of electronic Documents and Paperless Statements, you understand and agree that, to the extent permitted by law, the Credit Union cannot and will not be liable for any damages incident to the unauthorized receipt of electronic communications.

To receive electronic Documents and Paperless Statements, you will need to ensure that you are able to receive information electronically and retain it. You must have a computer system or mobile device with a supported web browser and software capable of accessing PDF documents in order to receive Documents and Paperless Statements electronically. Further, you must either: (i) have a printer capable of printing any information we provide to you; or (ii) have the ability to electronically save and visually display such information. If you are unsure as to whether you have the necessary components, please contact us.

Browser Support for Documents and Paperless Statements: Supported browsers include the latest versions of Google Chrome, Edge, Firefox and Safari. Please reference our Digital Banking login screen to view the most current information on our [supported browsers](#).

General guidelines for all browsers require that you add a popup blocker exemption for purdufed.com.

Please print or save a copy of this Consent to Use of Electronic Documents agreement for your records.