



ONLINE APPLICATION E-SIGN DISCLOSURE AND CONSENT

Please review this document carefully and print a copy for your reference; you can access an online copy at any time on our web page in the “Disclosures” section.

This Online Application E-Sign Disclosure and Consent (“Disclosure”), applies to all communications for those products and services offered through our online lending and account application (“Online Application”). If you are an existing member and enrolled in online banking, please refer to the *Online, Mobile, and Text Banking Services Agreement* available here for full disclosures that apply to you in addition to those listed below.

Scope of Communications to Be Provided in Electronic Form

When you use our Online Application, 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 (collectively “Communications”):

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Application.
- Notices or disclosures about a change in the terms of your loan or account.
- Communications regarding the status of your loan or account, requests for information, and application questions.
- Privacy policies and notices.
- Statements, tax statements and notices of any kind related to your accounts or loans with us if you have enrolled in eStatements through Online Banking.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

How to Withdraw Consent

You may withdraw your consent to receive Communications 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. No fees will be imposed to process the withdrawal of your consent to receive electronic communications; however, your access and use of the Online Application will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide and maintain a current email address. You can update information (such as your email address) under your “Update Email Address” section, which is accessible from your Account home page by clicking on the “Manage My Settings” link.

Hardware and Software Requirements

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

- Adobe PDF Reader. Download it for free at www.adobe.com.
- Internet browser that supports 128 bit encryption.
- Access to a printer or ability to download information, which will require sufficient hard drive speed, in order to keep copies for your records.
- An email account with an Internet service provider and email software in order to participate in our electronic communications program.
- An Internet access device with service through an Internet service provider.

Requesting Paper Copies

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication 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 Communication 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.



ONLINE APPLICATION E-SIGN DISCLOSURE AND CONSENT, *continued*

Communications in Writing

All Communications 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.

Consent

By selecting "Yes, I consent to E-Communication," you consent to receive all Communications electronically. You further agree that your computer 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.