

Electronic Consent Disclosure and Agreement

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

This ESIGN Consent and Disclosure contains important information that you are entitled to receive before you consent to receive electronic disclosures and/or records. This document informs you of your rights when receiving legally required disclosures, notices, and information ("Disclosures") from Bowater Credit Union.

By texting a response of "YES" ("Yes" or "yes" are also acceptable), you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Account Agreement and any other applicable Agreements and Disclosures.

Scope of Consent. Your consent to receive Disclosures and information, and to do business electronically, and our agreement to do so, applies to this request and any future disclosures provided by us or transactions you conduct electronically.

Hardware and Software Requirements. To access and retain the Disclosures electronically, you may need access to:

- a valid email address;
- a current version (defined below) of a web browser;
- a current version of our Bowater Credit Union mobile banking application;
- a connection to the Internet;
- a current version of a program that reads and displays PDF documents, such as Adobe Acrobat Reader®, for viewing and retaining certain disclosures;
- a printer, if you wish to print your disclosures and retain your records on paper;
- the capacity to store information; and
- an Internet access device, such as a smartphone, tablet, computer desktop, or laptop, with an operating system (Windows®, MacOS®, iOS, or Android™) capable of supporting the above.

By "current version," we mean a version of the software that is supported. We reserve the right to discontinue support of a current version of software for security or stability purposes. *Your access to this page verifies that your system/device meets the requirements.*

Withdrawing Consent. You understand that you may not withdraw consent as to the disclosures we will provide to you at this time. You may withdraw your consent to do further business electronically with us at no cost to you by contacting us as provided below. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Paper Copies. You may receive a paper copy of the disclosures by contacting us as provided below. There may be a fee for such paper copies as disclosed in the Truth in Savings Rate & Fee Schedule.

Changes to Your Contact Information. You should keep us informed and promptly notify us of any change in your electronic or mailing address using the contact information below. All communications via email will be sent to the last known email address provided by you. All communications via text will be sent to the last known phone number provided by you. If you have not notified us of any change of your email address or phone number, you agree that your failure to provide us with a valid email address or phone number is the lack of ordinary care on your part.

Text Messages, Calls and/or Emails to You. By providing us with a telephone number (including a wireless/cellular, mobile telephone number and/or email address), you consent to receiving calls from us at that number and/or emails from us for our everyday business purposes (including identity verification). You acknowledge and agree that such calls include, but are not limited to, live telephone calls, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us.

Contact Information. You can communicate with us in any one of the following ways:

Email: info@bowaterecu.org

Telephone: (423) 336-7268

Monday - Friday 9 a.m. to 5 p.m. Eastern Standard Time

Postal Mail: PO Box 359, Calhoun TN 37309

CONSENT. BY COMPLETING AND SUBMITTING THIS REQUEST, I/WE CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO ME/US IN ELECTRONIC FORM AND TO DOING BUSINESS WITH BOWATER EMPLOYEES CREDIT UNION ELECTRONICALLY. I/WE AGREE TO THE SAME TERMS THAT APPLY TO A SIGNED APPLICATION OR AGREEMENT; AND I/WE AGREE THAT SUBMITTING THIS CONSENT OR ACCEPTING THESE TERMS CONSTITUTES MY/OUR SIGNATURE AS THOUGH SAME WERE PHYSICALLY SIGNED BY ME/US. IF THERE IS A JOINT APPLICANT OR USER, I/WE REPRESENT AND WARRANT THAT SUCH JOINT APPLICANT OR USER HAS AUTHORIZED THE SUBMISSION OF THIS APPLICATION. THIS ELECTRONIC SUBMISSION/CONSENT QUALIFIES AS MY/OUR SIGNATURE FOR ALL PURPOSES AND USES WHATSOEVER.

YOUR ABILITY TO ACCESS DISCLOSURES. BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.