

E-SIGN Act Disclosure & Consent

A. Purpose

This E-SIGN Act Disclosure and Consent ("Disclosure") explains your rights when you agree to receive records, notices, and communications electronically from Fort Dodge Family Credit Union ("we," "us," or "our") through, but not limited to: <https://fdfcu.com>, our affiliate sites, and / or our official mobile app(s) available from the iOS App Store and the Google Play Store, respectively ("Platforms").

Consent to the Disclosure is recorded by clicking the button labeled "I Agree" and / or by checking the box acknowledging that you have read and consent to the terms of the Disclosure. By your consent, you agree to the use of electronic records and signatures in your transactions with us and acknowledge your ability to access and retain electronic communications.

B. Scope of Consent

Your consent applies to all records, notices, disclosures, agreements, acknowledgments, authorizations, and other communications that we provide to you in connection with your account with us (collectively, "Communications"). This includes, without limitation, disclosures, agreements, change notices, terms and conditions, privacy notices, consent forms, confirmations, receipts, e-mail/SMS notifications, account statements, and any other documents, both for this transaction and that may be delivered in the future.

We may deliver Communications via:

- Email to the address you provide
- Display on our website(s) or app(s) (including secure account dashboards)
- Push notifications or SMS (if applicable)
- Downloadable files (e.g., PDF) or hyperlinks to web-based content

C. Contact Information

If you have any questions about this Disclosure or electronic Communications, contact us using any of the following methods:

Email	Telephone	Postal Service
memberservice@fdfcu.com	(515) 573-1160	Fort Dodge Family Credit Union 407 2nd Avenue South Fort Dodge, IA 50501-3711

D. Withdrawal of Consent and Your Right to Paper Copies

You may withdraw your consent to receive electronic Communications, or request paper copies of any Communications which you previously received electronically, by contacting us (See Section C).

We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period to process your withdrawal.

E. Hardware and Software Requirements

Electronic Communications under this Disclosure are available to individuals physically located within the United States or its territories. Accessing or attempting to use our services from outside the United States or its territories may result in limited functionality or denial of service.

To access, view, and retain electronic Communications, you must have:

- A device capable of accessing the internet (e.g., a computer, tablet, or smartphone)
- A stable internet connection based within the United States or its territories
- A current version of a standards-compliant browser that supports TLS encryption and JavaScript
- A current version of a PDF reader to open and retain PDF documents
- A valid email account and the ability to receive messages from fdvcu.com
- Sufficient electronic storage space to save Communications and / or a printer to print them

If these requirements change in a way that materially affects your ability to receive or retain Communications, we will notify you of the changes and provide instructions for withdrawal of consent.

F. Updating of Contact Information

You are responsible for keeping your email address, phone number, and mailing address current. You may update your information by logging into your Online Banking account at <https://fdvcu.cbzsecure.com>, or by contacting us directly (See Section C).

We are not responsible for failed delivery of Communications due to outdated or incorrect contact information.

G. Obtaining and Retaining Records

You can view, download, and print Communications by:

- Accessing our online Platforms
- Using the download links provided in emails or on-screen displays
- Saving PDFs or screenshots to your device

We recommend that you save or print a copy of this Disclosure and all important Communications for your records.

H. Confirmation of Ability to Access

By giving consent, you confirm that you (i) satisfy the hardware/software requirements in Section E, (ii) can receive, open, and retain electronic Communications, and (iii) have provided a valid email address for delivery.

I. Regulatory and State Law

This Disclosure is intended to comply with the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act, 15 U.S.C. § 7001 et seq.) and, where applicable, the Uniform Electronic Transactions Act (UETA) as adopted in relevant states. If there is a conflict between this Disclosure and applicable law, the law will control.

J. Consent to Electronic Signatures

By proceeding, you agree that your electronic signature, including actions such as clicking "I Agree," checking a box, typing your name, or otherwise manifesting assent on our Platforms, has the same legal effect as a handwritten signature for the scope stated in Section B.