

Online Account Opening and Electronic Disclosure

Consent to Receive Credit Union Electronic Disclosures

DISCLOSURE REQUIRED BY FEDERAL LAW

Please read this ELECTRONIC RECORDS DISCLOSURE AGREEMENT

The terms “We”, “Us”, “Our”, and “Credit Union” refer to Southern Security Federal Credit Union, and “You”, “Your”, and “Yourself” refer to each person applying for electronic delivery.

Pursuant to the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, we must obtain your consent prior to delivering legal disclosures to you in an electronic format.

To establish your account online and allow us to provide you with account disclosures and agreements to you in an electronic format your consent is required.

Consent:

The consent to receive disclosures in an electronic format applies only to your initial membership and account opening agreement disclosures.

You must consent to entering into electronic transactions with us, and receiving any related legal disclosures, agreements and account application. Your consent will only apply to the deposit product(s) you have selected; the related legal disclosures, agreements and membership application, and you will not be consenting to receiving other electronic records or disclosures at this time.

After the Membership opening process is completed you will have the opportunity to agree to receive account statements and other notices electronically via our Home Banking.

If you would rather not submit your application online or do not want to receive your account disclosure in electronic format, you should exit this area of our website. If you prefer to apply for membership in person or by mail, an application to become a member is located on our website.

Hardware and Software Requirements

Prior to accepting the electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain Documents and Disclosures in an electronic format. You will need:

- Internet access
- A computer and internet browser that supports 128-bit encryption
- The most up to date version of Adobe Reader, which can be downloaded free from <http://get.adobe.com/reader> .

- A printer connected to your computer, or sufficient hard drive space or other media (e.g. USB drive or CD) if you plan to download and save documents and disclosures in electronic format

You will have the ability to download and/or print the disclosures we send to you. You may also request from us, at any time, a paper copy of the disclosures that we provided to you in electronic form. To request a paper copy, please call us at 1-800-633-4128.

You are solely responsible for providing, maintaining, and updating your contact information and other information pertaining to this Disclosure current with us. You must keep your email address current with us. To update your email address, call us at 1-800-633-4128 or email us at mycu@southernsecurity.org.

Your initial account disclosures will be delivered to you via the email address provided to us for your account records. Account disclosures are also available on the website at www.southernsecurity.org.

In accordance with the E-Sign Act, electronic communications of the Documents will be considered “in writing” for the purposes of other federal and state laws. Your consent to the electronic delivery of the Documents falls under the jurisdiction of the E-Sign Act, and that We and You intend to comply to the fullest extent possible.

Membership Eligibility and Future Services

To open or maintain any account(s) or service(s) with Us, you must qualify for membership and deposit and maintain the par value of the required shares as provided by the Credit Union’s bylaws and other applicable laws. To verify your eligibility for any account(s), service(s), or loan products, now and in the future, you authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including consumer credit reports. You agree that this authority applies to any account, account-related service, loans or other financial products you request or which we may offer to make available to you. We may also report information concerning your account(s) and credit to others.

By clicking Accept, you confirm that:

- You can access and read this Online Account Opening and Electronic Disclosure; and
- You can print on paper or save for future reference and access; and
- You consent to receive the online account opening disclosures electronically via an email message.