

## **Electronic Signature and Consent to Conduct Business Electronically**

By continuing with this online membership application, you consent to conduct business electronically regarding membership in Alliant Credit Union and the opening of account(s) within that membership.

### **Technical Requirements**

To use this process to open your account(s) and to access and retain electronic records via the Alliant Mobile Banking App, you will need:

- The latest version of the Alliant Mobile Banking App.
- The latest version of the iOS or Android operating system is recommended; only operating systems and devices which are still receiving security updates are supported.
- Due to the wide range of Android devices, please see <https://www.alliantcreditunion.org/credit-union-benefits/credit-union-mobile-banking> for a list of supported devices.
- Access to the Google Play Store or Apple App Store with your region set to the United States.
- Software that can accurately read and display PDF files (such as Adobe Acrobat Reader).

To use this process to open your account(s) and to access and retain electronic records via any other electronic device, you will need:

- The latest version of Microsoft Edge, Firefox, Safari, or Chrome. In general, we support the latest version of these browsers. For older versions, the experience may not be optimized.
- If you wish to print or keep copies of the records, you must also have access to a printer and/or the ability to download and store the documents provided.
- Software that accurately reads and displays PDF files (such as Adobe Acrobat Reader).

### **Paper Copies of Electronic Records**

If at any time you wish to obtain a free copy of your electronic signature and consent to open account(s) and enrollment agreement, you may print or email the agreements using the options provided, or contact Alliant by calling 800-328-1935.

### **Non-Acceptance**

If you do not provide your electronic signature and consent to conduct business electronically, your account will be unable to be opened.

### **Notices of Address, Phone, Name or Email**

Changes to Name, Address and Account Holder. You are responsible for notifying us of any address change (both physical and email), phone number change (both mobile and landline), name change or death of an account holder. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Alliant is only required to attempt to communicate with you at the most recent address, email address or phone number you have provided to us. We accept a change over the phone, in writing (email is not accepted) or electronically through our website. If you fail to provide us with your new address, we may update your address using information provided by the United States Postal Service. Name changes must be requested in writing with documented proof of legal name change.

### **Notice of Amendments**

Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

### **Effect of Notice**

Any written or electronic notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Any electronic notice we give to you is effective when it is sent to the email address we have on file. Notice to any account owner is considered notice to all account owners.

**Applicability**

By electronic signature, you consent to the electronic delivery of all disclosures, agreements, change notices, tax forms, terms and conditions and any other document required during the course of your relationship with Alliant.

**Withdrawing Consent**

You have the right to withdraw your consent to conduct business electronically. If you select this option, your access to electronic banking will be terminated. You may withdraw your consent by contacting Alliant at 800-328-1935.

**Electronic Account Statements**

As part of your membership, you will automatically receive free electronic account statements. You may, however, elect to switch to paper statements within your online banking preferences. Refer to Alliant's Fee Schedule for applicable paper statement fee.

You further acknowledge that by accepting this agreement, you will have access to your authorized Alliant accounts through all electronic means offered by Alliant. You understand and agree that Alliant may restrict and/or terminate your access to any electronic services at any time where we reasonably deem it necessary to prevent a loss to us; if you do not pay any fee when required; you do not comply with the agreement governing your deposit or loan accounts; or your account(s) are not maintained in good standing. By consenting to this agreement, you understand that you are applying for current and future electronic services that may be offered by Alliant. You agree and understand that if approved for membership, you are contractually liable according to the applicable terms of the Alliant Account Agreement and Disclosures, the Fee Schedule, and all associated terms and amendments Alliant makes as applicable.