AGREEMENT TO DO BUSINESS WITH WINGS CREDIT UNION
E-SIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records and signature throughout our relationship with you. Before you use any of our Electronic Services (as defined below), you must review and consent to the terms outlined below.

In this E-SIGN Consent:

"**We**," "**us**," "**our**" and "**Credit Union**" means Wings Credit Union, its successors and assigns.

"**You**," and "**your**" means the person giving this E-SIGN Consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Credit Union Product that you apply for, use or access.

"**Communications**" means any member agreements or amendments thereto, authorizations, disclosures, statements, notices, monthly billing, tax forms, transaction history, privacy policies and all other information related to the Credit Union product(s), service(s) or accounts, including without limitation information that we are required by law to provide you in writing.

"**Electronic Service**" means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.

"**Credit Union Product"** means each and every account, product, or service we offer that you apply for, own, use, administer or access, either now or in the future. Credit Union Products include Electronic Services.

The words "include" and "including," when used at the beginning of a list of one or more items, indicates that the list contains examples; the list is not exclusive, and the items are not the only possible items that could be included in the list.

YOUR CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES; CHOOSING TO RECEIVE COMMUNICATIONS ELECTRONICALLY OR IN WRITING (ON PAPER); CERTAIN INFORMATION MUST STILL BE PROVIDED IN WRITING (ON PAPER)

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form ("Electronic Records"). We may also use electronic signatures and obtain them from you as part of our transactions with you.

Electronic Records may be delivered to you in a variety of ways. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any Communication via paper, even if you have chosen to receive it electronically.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you in writing. However, if the law changes in the future and permits any of those Communication to be delivered as Electronic Records, this E-SIGN Consent will automatically cover those Communications as well.

YOUR OPTION TO RECEIVE PAPER COPIES

If we provide Electronic Records to you, and you want a paper copy, you may contact us at (800) 525-9623 and request a paper copy. Paper copies will be provided to you free of charge.

YOUR CONSENT COVERS ALL CREDIT UNION PRODUCTS; PRIVACY POLICIES

Your consent covers all Communications relating to any Credit Union Product. Your consent remains in effect until you give us notice that you are withdrawing it. From time to time, you may seek to obtain a new Credit Union Product from us. When you do, we may remind you that you have already given us your consent to use Electronic Records and signatures. If you decide not to use Electronic Records in connection with the new product or service, your decision does not mean you have withdrawn this consent for any other Credit Union Product.

YOU MAY WITHDRAW YOUR CONSENT AT ANY TIME; CONSEQUENCES OF WITHDRAWING CONSENT; HOW TO GIVE NOTICE OF WITHDRAWAL

You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of: (i) your access to our Electronic Services, including online banking, and (ii) your ability to use certain Credit Union Products.

If you are receiving online account statements, the termination will cause paper statement to be mailed to you via the U.S. Postal Service or other courier.

To withdraw your consent, you can contact us at (800) 525-9623. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

PLEASE NOTE: If you withdraw your E-SIGN Consent for any reason and later change your mind, you will be required to provide your affirmative E-SIGN Consent again by opting-in to use of Electronic Records and signatures before Electronic Services may be resumed.

YOU MUST KEEP YOUR E-MAIL OR ELECTRONIC ADDRESS CURRENT WITH US

If your email address changes call us at (719) 574-1100 or (800) 525-9623.

REQUIRED HARDWARE AND SOFTWARE – TO RECEIVE ELECTRONIC RECORDS, YOU MUST HAVE:

- connection to the Internet,
- a current version of an Internet browser. For the current list of supported browsers please visit https://online.ent.com/Banking/SupportedBrowsers.aspx
- a current version of a software program that accurately reads and displays PDF files format, such as Adobe® Acrobat® Reader,

- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form, and
- an active e-mail address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices. By "current version", we mean a version of the software that is currently being supported by its publisher. We reserve the right to discontinue support of a current version of software, if, in our sole opinion, it suffers from a security flaw that makes it unsuitable for use with Electronic Services.

CHANGES TO HARDWARE AND SOFTWARE REQUIREMENTS

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

CONSENT AND AGREEMENT

Please confirm your agreement by selecting the check-box next to "I agree to use electronic records and signatures" before clicking on "CONTINUE."

By accepting above, you certify that: (i) you have read and understand this agreement, (ii) you can print or electronically save this agreement for future reference, (iii) you consent to receive the required information described above by electronic means, (iv) you acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute applies to the fullest extent possible, and (v) you have provided a working individual e-mail address.