



Electronic Signature and Disclosures Agreement

Please review this document carefully and print a copy for your reference.

This Electronic Signature and Disclosure Agreement ("Disclosure"), applies to all communications for those products and services offered through our Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. Hereinafter, "you" or "your" means the end user of the Services ("User") and "us," "we," "our," or "Global" refers to Global Credit Union, a division of Alaska USA Federal Credit Union, who provides User access to the Services. PLEASE NOTE: This agreement does not impact the delivery of paper statements for your accounts- the sign-up for eStatements is a separate opt-in process, accessed within online banking.

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided:

- Via email.
- By access to a website that we will designate in an email notice we send you at the time the information is available.
- By Text-Messaging: We will never share your phone number with anyone. You will receive automated messages from 509-455-4683 for account service assistance, security and informational purposes and marketing offers at any time. Message and data rates may apply. To opt-out at any time, text the word STOP to 509-455-4683.

How to Withdraw Consent

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- Decline to sign a document from within your DocuSign account, and on the subsequent screen, select the check-box indicating you wish to withdraw your consent, or;
- Contact us directly at 800-676-4562

No fees will be imposed to process the withdrawal of your consent to receive electronic communications.

How to Update Your Records

It is your responsibility to provide and maintain a current e-mail address. To obtain assistance with updating an e-mail address please contact us at 800-676-4562.

Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Computer with sufficient electronic storage capacity on the hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer, an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using a supported Internet browser capable of 128-bit encryption such as the latest version of Adobe Acrobat Reader®.

Requesting Paper Copies

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. There is no fee if such request is made within forty-five (45) days after we first provided the electronic Communication to you; requests after that time will incur a research fee of \$20 per hour; Current account disclosures are provided free upon request. To request a paper copy, please submit your request to info@globalcu.org.

Communications in Writing

All communication in either electronic or paper format from us to you will be considered "in writing." You should print or download a copy of this disclosure and any other communication that is important to you for your records.

Consent

By selecting "Yes, I consent to E-Communication," you consent to receive all communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.