

Electronic Records and Signatures Disclosure and Consent (E-Sign Act Disclosure)

This Electronic Records and Signatures Disclosure (“Disclosure”) is provided by Lebanon Federal Credit Union (“LFCU,” “we,” “us,” or “our”) in accordance with the Electronic Signatures in Global and National Commerce Act (“E-Sign Act”).

This Disclosure provides important information you are entitled to receive before consenting to receive electronic disclosures related to Lebanon Federal Credit Union products and services and to access those products and services through online banking. Please read this document carefully and print or save a copy for your records.

1. Scope of Your Consent

By providing your electronic consent, you acknowledge and agree that Lebanon Federal Credit Union (LFCU) may deliver certain information and communications to you in electronic form rather than in paper form. This includes, but is not limited to, account disclosures and agreements that explain the terms and conditions governing your accounts, as well as periodic account statements, including electronic statements (e-statements). Your consent also allows LFCU to provide notices and other communications related to your deposit accounts electronically, including important updates, alerts, or required notifications.

In addition, your consent covers the electronic delivery of loan-related documents, such as loan agreements, disclosures, promissory notes, and other notices associated with your loan accounts. LFCU may also provide change-in-terms notices electronically when updates or modifications are made to account terms or services. Privacy notices describing how your personal and financial information is collected, used, and protected may likewise be delivered electronically. Furthermore, any other disclosures, agreements, records, or communications that LFCU is required by law to provide to you in writing may also be furnished in electronic form under this consent.

Your consent to receive electronic communications applies to all accounts you currently maintain with LFCU, as well as any accounts you may open in the future, unless you choose to withdraw your consent. This consent remains in effect until it is withdrawn in accordance with the procedures described below, and it authorizes LFCU to communicate with you electronically regarding your accounts, services, and required regulatory disclosures.

2. Paper Copies of Records

You have the right to receive any record covered by this disclosure in paper form if you prefer not to access or retain the information electronically. If you would like to request a paper copy of any electronic record, you may do so in several convenient ways:

- You can contact us by telephone at **717-272-2210**,
- Visit any Lebanon Federal Credit Union branch location and request assistance from a staff member, or
- Submit a written request by mail to the following address: **Lebanon Federal Credit Union, 120 S 16th St, Lebanon, PA 17042.**

When making your request, please provide sufficient information to help us identify the specific document or record you are requesting. Please note that LFCU may charge a reasonable fee for providing paper copies of electronic records, as permitted by applicable law. Any applicable fees associated with paper copies will be disclosed in our Fee Schedule, which is available upon request or through our standard member disclosures.

3. Right to Withdraw Consent

You have the right to withdraw your consent to receive electronic records at any time. If you wish to do so, you may contact us by:

- Calling 717-272-2210,
- Visiting any of our branch locations in person, or
- Sending a written request to the mailing address listed above.

Your request to withdraw consent will become effective only after we have had a reasonable opportunity to receive, review, and process the request in our systems.

Please note that withdrawing your consent to receive electronic records may have certain conditions and consequences. In some cases, you may no longer be eligible to use certain services that depend on electronic delivery, such as electronic statements (e-statements), online loan processing, or other digital account services. Additionally, if you choose to receive documents in paper form instead of electronically, we may charge a fee for printing and mailing those documents as disclosed in our current Fee Schedule.

It is also important to understand that withdrawing your consent will apply only on a going-forward basis and will not affect the legal validity or enforceability of any electronic records,

disclosures, or agreements that were previously provided to you while your consent to receive electronic records was in effect. All electronic communications delivered prior to your withdrawal will remain valid and binding to the fullest extent permitted by applicable law.

4. Updating Your Contact Information

You are responsible for providing the credit union with a true, accurate, and complete email address, mobile telephone number (if provided), and any other information associated with this E-Sign Consent and your accounts.

You must also maintain the accuracy of this information and promptly notify the credit union of any changes so that records remain current. Keeping contact information up to date is important to ensure that you continue to receive electronic communications, disclosures, account notices, and other important information related to your accounts and services.

You may update your email address or other contact information in several convenient ways. Updates can be made by:

- logging into Online Banking and modifying profile settings,
- by contacting the credit union directly at 717-272-2210, or
- by visiting any branch location and requesting assistance from a staff member.

You should ensure that updates are made as soon as changes occur so that communications are not delayed or misdirected.

Failure to maintain current and accurate contact information may result in you not receiving important electronic communications, including legally required disclosures, account notifications, service updates, or security alerts. The credit union is not responsible for communications that are not received due to outdated or inaccurate contact information provided by the member. Therefore, it is your responsibility to review and promptly update your contact information whenever changes occur.

5. Hardware and Software Requirements

To access, receive, and retain electronic records, you must have certain hardware, software, and technical capabilities. At a minimum, you will need:

- A computer, tablet, or mobile device that is capable of connecting to the internet so that you can access our online systems and electronic communications.

- A current version of a supported web browser, such as Google Chrome, Microsoft Edge, Apple Safari, or Mozilla Firefox, as these browsers are designed to properly display electronic documents and securely transmit information.
- A valid and active email address so that we can send you notifications, disclosures, statements, and other important communications related to your account or services.
- Software that allows you to open and read PDF files, such as Adobe® Acrobat® Reader or another compatible PDF viewer.
- The ability to download, save, or print electronic documents. This may require access to a printer or the ability to save files electronically to your device, external storage media, or a secure cloud storage service.
- Sufficient electronic storage capacity on your device or other storage system to retain these documents for future reference if you choose to do so.

From time to time, we may update or modify these hardware and software requirements to ensure the continued security, accessibility, and functionality of our electronic records and services. If any such changes create a material risk that you may no longer be able to access, receive, or retain electronic records, we will provide you with an updated disclosure outlining the revised requirements. When required by applicable law, we will also request that you review the updated information and provide renewed consent to continue receiving records electronically.

6. Demonstration of Your Ability to Access Electronic Records

To complete your consent to receive records electronically, you must demonstrate that you are able to access electronic documents in the format used by LFCU. As part of this process, you will be provided with a sample document in PDF format. You will be required to open and review this document using a device capable of accessing PDF files. After opening the document, you must follow the on-screen instructions to confirm that you were able to successfully access it. These instructions may include actions such as clicking an “I Agree” button, entering a verification code displayed within the sample document, or completing another confirmation step presented on the screen. Successfully completing this process verifies that your device and software allow you to access, view, and retain electronic records in the format used by LFCU. By completing these steps, you acknowledge and confirm that you have the necessary capability to receive, access, and keep electronic records and disclosures provided by the credit union.

7. Consent to Electronic Records and Signatures

By clicking the “I Agree” button or otherwise electronically indicating your acceptance, you acknowledge that you have read and understand this Electronic Disclosure in its entirety and that you have had the opportunity to review the information contained within it. By providing your consent, you affirmatively agree to receive records, notices, and other communications electronically as described above, rather than in paper form. You also confirm that you have access to, and are able to use, the necessary hardware and software required to receive, access, view, and retain electronic records in the formats specified. In addition, your action demonstrates your ability to access electronic records in the required format, ensuring that you can properly receive and review future electronic communications. Your electronic consent and any electronic signature provided as part of this process carry the same legal validity, enforceability, and effect as a handwritten signature on a paper document, and will be treated as such for all legal and contractual purposes.

8. Termination / Changes

We reserve the right, at our sole discretion, to discontinue providing electronic communications to you at any time, as well as to modify, suspend, or terminate the terms and conditions governing the delivery of such electronic communications. This may include changes to the methods, formats, or availability of electronic communications, or the complete discontinuation of providing communications through electronic means. Any such decision may be made for operational, legal, security, or business reasons, as determined by us. In the event that we modify or terminate the terms under which electronic communications are provided, or discontinue providing them altogether, we will provide you with notice of the change or termination in accordance with applicable laws and regulatory requirements. Such notice may be delivered through electronic means, written correspondence, or any other method permitted by law, and will provide information regarding the effective date of the change and any actions you may need to take.