



Online Account Application E-SIGN Disclosure & Consent Agreement

Please review this document carefully and retain a copy for your records.

This Online Account Application E-SIGN Disclosure and Consent Agreement ("Agreement") contains important information about your legal rights concerning electronic delivery of disclosures and other documents related to your online account application and account(s) opened online with Lighthouse Federal Credit Union (referred to as "we," "us," or "our").

By providing your consent to this Agreement, you are agreeing to receive all required disclosures related to applying for and opening your account(s) in electronic form, and to use electronic signatures in connection with applying for and opening your account(s). If you do not want to receive or use electronic signatures and disclosures in connection with applying for and opening your account(s), please call us at 888-436-1847 or visit one of our branch locations for assistance.

Scope of Consent

Your consent applies to all electronic records and communications ("Electronic Records") provided by us relating to your online account application and account(s) opened online, including but not limited to:

- Account agreements and disclosures
- Privacy policies and notices
- Terms and conditions
- Adverse action notices
- Any other required legal or regulatory disclosures

Your consent applies to the account(s), product(s) and service(s) you are applying for or opening today, as well as any future account(s), product(s) or service(s) you may apply for or open with us online.

Method of Delivery

Electronic Records may be provided to you through:

- Email to your designated email address
- Website links included in our online account application
- PDF documents or other commonly used formats

Hardware and Software Requirements

To receive and retain Electronic Records, you will need the following:

- A computer, tablet, or mobile device with internet access
- A current web browser that supports HTML and 256-bit encryption
- An active email account
- Software capable of opening PDF files (e.g., Adobe Acrobat Reader)
- A printer or storage device to print or save documents

We may update these requirements, and we will notify you if there is a material change that creates a risk that you may not be able to access or retain future Electronic Records.

How to Withdraw Consent

You may withdraw your consent to receive Electronic Records at any time by contacting us at 888-436-1847.

If you withdraw your consent, you may no longer be able to apply for, open, or maintain certain accounts online. Withdrawal of consent will not affect the legal effectiveness, validity, or enforceability of Electronic Records provided prior to the withdrawal.

Requesting Paper Copies

We will not send you a paper copy of any Electronic Records unless you request it, or we otherwise deem it appropriate to do so. You may request a paper copy of any Electronic Records by contacting us at 888-436-1847.

Updating Your Contact Information

It is your responsibility to keep your email address and other contact information current with us. You can update your information by contacting us directly.

Consent and Acknowledgment

By checking the box to consent to this Agreement, you acknowledge that:

- You have read and understand this Online Account Application E-SIGN Disclosure and Consent Agreement.
- You meet the system requirements described above.
- You consent to receiving Electronic Records for all account(s), product(s) and service(s) you apply for online.
- You agree that your electronic signature is the legal equivalent of your handwritten signature.

Retain a Copy for Your Records

You should print or download a copy of this Agreement and any other important documents for your records. If you need assistance, please contact us at 888-436-1847.