

Electronic Communications Disclosure

Periodically, Horizon Credit Union (we, us) may be required by law to provide certain written notices or disclosures. This disclosure details the terms and conditions for providing such Communications to you electronically. Please carefully review the information below and if you can access this information electronically to your satisfaction and agree to these terms and conditions, confirm your agreement by clicking the 'I Agree' button in this application.

Method of Providing Communications to You in Electronic Form

All Communications in either electronic or paper format from us to you will be considered "in writing". We recommend printing or downloading a copy of all electronic Communications provided to you, including this Disclosure. Electronic Communications will be provided either (1) via email at the email address you provide to us, (2) by access to a website that we will designate in an email notice sent to you at such time as the information is available, or (3) to the extent permissible by law, by access to a website that will generally be designated in advance for such purpose.

Getting Paper Copies

Once you agree to receive notices and disclosures electronically, we will not send you a paper copy unless you request it or we otherwise deem it appropriate to do so. While your Accounts are open, you can obtain a paper copy of any electronic communications by printing them yourself. To request a paper copy directly from Horizon Credit Union, contact us by telephone at 1-800-852-5316 or by using our secure mail service at <https://www.hzcusecuremail.org>. We may charge you a reasonable service charge for the delivery of paper copies of any Communications provided to you electronically pursuant to your authorization.

Withdrawing Your Consent and Consequences

You may withdraw your consent to electronic Communications at any time if you wish to be given paper copies of all required Communications. Additionally, if we are given an invalid email address, or the provided email address malfunctions, we will consider this a withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. Please be aware that withdrawing your consent to receive electronic Communications may slow the speed at which we are able to perform certain transactions for you.

All Communications Will Be Sent To You Electronically

Horizon Credit Union will provide all required communications by the same method and to the same address that you have provided. This means that you can receive all communications electronically **or** in paper format through the paper mail delivery system. Unless and until such time as we are notified in accordance with the procedures outlined in this Disclosure (see the paragraph 'How to Withdraw Your Consent'), we will electronically provide all required notices, disclosures, authorizations, acknowledgements as well as any additional documents deemed necessary to conduct business during our relationship with you.

Contact Horizon Credit Union to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You may request an update to such information by contacting us at 1-800-852-5316. Please be prepared to provide us with the current information we have on file for you to verify your identification.



How to Withdraw Consent

Please contact Horizon Credit Union at 1-800-852-5316 for specific information regarding withdrawing consent for electronic communications.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications you must have the following:

- A computer with Internet connectivity, sufficient storage space, and a supported Internet browser capable of 128-bit encryption;
- A supported PDF viewer, such as the current version of Adobe Reader (www.adobe.com/reader);
- A valid email address capable of receiving electronic Communications from us in HTML- or text-formatted messages.

These requirements are subject to change. If these requirements change, we will notify you by email at the address provided.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving electronic Communications. We will provide you with notice of any such termination or change as required by law.

Access Acknowledgement and Consent to Receive Communications Electronically

To ensure that electronic Communications will work for you, please verify that you are able to access this electronic Disclosure and that you are able to print on paper or electronically save or email to an accessible account this Disclosure for your future reference. If you consent to receive notices, disclosures and other required Communications exclusively in electronic format according to the described terms and conditions, please select the 'I Agree' button in the application.

By checking 'I Agree', I confirm that:

- I have full access to and can read this ELECTRONIC COMMUNICATIONS DISCLOSURE document; and
- I can print on paper or save or send the Disclosure to a place where I can print it, for future access and reference; and
- Until or unless I notify Horizon Credit Union as described above, I consent to receive all notices, disclosures, authorizations, acknowledgements, policies and other required Communications exclusively by electronic means during the course of my relationship with Horizon Credit Union.

