

ESIGN DISCLOSURE & CONSENT

Lake Trust Credit Union would like to offer you an alternative to receiving paper documents. You can receive your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices electronically. The Electronic Signatures in Global and National Commerce Act (ESIGN) requires us to obtain your affirmative consent before we can send these documents to you electronically. Please read this ESIGN Disclosure and Consent (this "Disclosure") carefully and save or print a copy for your records.

Definitions: In this Disclosure, the words "you" and "your" mean the owner and/or joint owner of the account who is/are requesting your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices be provided electronically for such account. The words "Credit Union," "we," "our," and "us" mean Lake Trust Credit Union. The word "documents" means your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices collectively.

1. **Duration of consent.** If you consent to electronic delivery of your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices, then your consent will apply initially and on an ongoing basis until you withdraw consent or Lake Trust Credit Union discontinues electronic delivery services.
2. **Scope of consent.** You are consenting to the electronic delivery of your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices and will no longer receive paper copies of these documents.

Your participation in the electronic delivery of these documents does not change your rights and obligations related to your account, as described in the Terms and Conditions of Your Account, provided when you established your account and membership at Lake Trust Credit Union.

3. **Accessing your electronic documents.** Your electronic periodic account statement ("E-Statement") and your tax forms will be available and accessible from your log in to Online Banking. Disclosures and other notices will be sent to the e-mail address you provide through Online Banking.
4. **Your contact information needed.** In order to receive an e-mail notification that your E-Statement is available for viewing within Online Banking, you need to provide an e-mail address through Online Banking. To provide an e-mail address, log in to Online Banking, click "My Settings" in the top blue banner, the next screen will show your Personal Information, scan down to the "Primary email" section, click the "edit" link next to "Primary email", update your e-mail address, enter your Online Banking password in the "Current password" field, and click the Save button.

Lake Trust Credit Union is not liable for any issues or liabilities arising from notifications sent to an invalid or inactive e-mail address you have provided. Even if an e-mail notice is undeliverable, your E-Statements and your tax forms will still be available within Online Banking.

5. **Updating your personal information.** You must notify us of any changes in your telephone number, mailing address, or e-mail address by contacting us in any of the following ways:
 - a. For change of e-mail address:
 - i. Access your Personal Information by clicking "My Settings" in the top blue banner after logging in to Online Banking, the next screen will show your Personal Information, scan down to the "Primary email" section, click the "edit" link next to "Primary email", update your e-mail address, enter your Online Banking password in the "Current password" field, and click the Save button. The E-Statement notifications will be sent the Primary e-mail address.
 - b. For change of mailing address or telephone number:
 - i. Access your Personal Information by clicking "My Settings" in the top blue banner after logging in to Online Banking, the next screen will show your Personal Information, scan down to "Contact Information", click the "edit" link next to "Contact Information", update your Address and/or your Phone Number, and click the Save button.
 - ii. Stop by your local branch

LAKE TRUST

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- iii. Call 888.267.7200 during Credit Union business hours
- iv. Contact us by postal mail:

Lake Trust Credit Union
Member Contact Center
4605 S. Old US Highway 23
Brighton, MI 48114

- 6. **Right to receive a paper copy.** You may obtain a paper copy of your periodic account statements, your deposit and loan account disclosures, your tax forms, or other notices without withdrawing your consent to electronic delivery by contacting Lake Trust Credit Union as instructed above. There may be fees associated with some paper copies. Please refer to the Fee Schedule for a list of current fees. We will notify you of changes as required by law.
- 7. **Right to withdrawal consent to electronic delivery.** You may withdraw your consent to electronic delivery of your periodic account statements, your deposit and loan account disclosures, your tax forms, or other notices at any time by sending a request in writing to the address listed above. If you withdraw your consent, then your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices will be mailed to your physical address of record after your withdrawal becomes effective.

If the terms of your Lake Trust checking account require E-Statements and you wish to start receiving paper statements in the mail, then your checking account will be switched to a checking account that allows paper statements and may have different account features.

- 8. **System Requirements:** In order to receive and retain your electronic periodic account statements, your deposit and loan account disclosures, your tax forms, or other notices, you will need to provide or obtain access to the following:
 - a. A computer and modem or other device capable of accessing the Internet
 - b. An active "Internet Service Provider"
 - c. A Web Browser that supports 128-bit SSL encryption
 - d. The ability to download or print agreements and disclosures
 - e. An active Lake Trust Online Banking User ID and Password
- 9. **The Credit Union's right to amend the services.** The Credit Union reserves the right to amend the electronic delivery of periodic account statements, deposit and loan account disclosures, your tax forms, and other notices, and/or the conditions of participation at any time, including expansion or restriction of services available through electronic delivery. Your use of the electronic delivery method after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices. Lake Trust Credit Union will make available to you electronically a copy of any amendments when required by applicable law.
- 10. **Consent is required.** You are consenting to the electronic delivery of your periodic account statements, your deposit and loan account disclosures, your tax forms, and other notices. You understand that by consenting, you will no longer receive paper copies of these documents. By consenting, you are also confirming that you have met the system requirements outlined above and that you have signed up for Online Banking and provided a current e-mail address so we may send electronic documents to you.