

In this Online Services E-SIGN Act Consent and Disclosure the terms “you”, “your” and “yours” each mean the WinSouth Credit Union Account Owner, authorized signer and/or authorized user. The terms “we”, “us”, “our”, “ours”, and “WinSouth” each refer to and mean WinSouth Credit Union.

This Online Services E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures In Global and National Commerce Act (E-SIGN Act) and applies to your consent to and your request for the electronic delivery of all Communications for and relating to your membership and the accounts, products and services offered and/or accessible through WinSouth Credit Union’s online services, including Online Banking, e-Statements, Bill Payment, and online and mobile application services, as well as access to all other online services via our Mobile Banking Application (“App”).

“Communication(s)” means: all agreements and disclosures and any and all amendments thereto, as permitted by law; product, service, and fee change in terms notices; annual and other periodic notices required by federal and/or state law or regulation; periodic account statements, credit card statements, tax statements, transaction history and information; and other notices, such as insufficient funds notices, billing notices, and alerts.

NOTE: Consenting to receive Communications under this Online Services E-SIGN Act Consent and Disclosure will not automatically enroll you in the e-Statement Service or result in the automatic electronic delivery of periodic account statements and/or credit card statements.

By agreeing to the agreements and disclosures, you affirmatively consent to conduct business electronically with WinSouth Credit Union in connection with WinSouth online services and your requests for related accounts, products and services, and to receive this **E-SIGN Act Consent and Disclosure** and the **All-in-One Disclosure** electronically.

This Online Services E-SIGN Act Consent and Disclosure, the All-in-One Agreement, and all other online services agreements and disclosures can be printed and/or downloaded by you, and are available to you in paper hardcopy upon request. Please read these agreements and disclosures prior to continuing with your enrollment in Online Banking.

If after you register for Online Banking you enroll in e-Statements, External Transfers, Bill Payment, or any other service, your consent provided under this Online Services E-SIGN Act Consent and Disclosure will also apply to the electronic delivery of the related agreements and disclosures and all other Communications.

Applicability of Consent – Your electronic consent to conduct business electronically applies to WinSouth Credit Union’s online services, your request for accounts, and all related products and services you request or utilize, and the electronic delivery of Communications.

Email Address and Keeping Your Information Current – In order to communicate with you regarding

your online services, new account(s) and all related products and services you request or utilize, and to deliver to you or notify you of Communications, you must provide us with your valid e-mail address. It is your responsibility to promptly notify WinSouth Credit Union of any changes to your email address. You can update your email address with us by either calling us at 800.757.7302, or by submitting your change to us in writing via mail to WinSouth Credit Union, 110 South 26th Street, Gadsden, AL 35904, or by visiting one of our branches.

Print and Download Agreements and Disclosures – Most information on and within our website and via online services is provided in either HTML and/or PDF format. For those agreements, disclosures, forms, notices, and other documents provided/available in PDF format, Adobe Acrobat Reader 6.0 or later versions is required – A free copy of Adobe Acrobat Reader may be obtained from the Adobe website at <http://www.adobe.com>.

To print or download agreements and disclosures and other documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information.

To print, click on the document HTML or PDF link, select Print, select your Printer, and click OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain an electronic copy on your computer.

Hardware and Software Requirements – You must have access to a computer with browser software such as Google Chrome; Adobe Acrobat Reader; Internet access, and an active/operating email address (at your cost). Your computer needs to support the following requirements:

1. An operating system, such as: Windows 7 or Windows 10; or Macintosh OS 10.x
2. Access to the Internet and an Internet browser which supports HTML 4.0 and 128bit SSL encryption and JavaScript, such as latest versions of:

- **Google Chrome**
- **Mozilla Firefox**
- **Safari**
- **Microsoft Edge**

Other Internet browsers may be used, but are not supported.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software.

All Agreements and Disclosures Are “In Writing” – This Online Services E-SIGN Act Consent and

Disclosure and all agreements, disclosures and notices delivered electronically or otherwise made available to you are considered “in writing” and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us.

Obtaining Paper Copies of Agreements and Disclosures – You can obtain a paper copy of this Online Services E-SIGN Act Consent and Disclosure and the above listed agreements and disclosures by printing it/them yourself. You can also contact us at 800.757.7302 to request a paper copy free of cost when sent by us to you through regular U.S. mail.

Termination – 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. We will provide you with notice of any such termination or change as required by law.

Withdrawing Consent – You have the right to withdraw your electronic consent to conduct business electronically with us by telephoning us at 800.757.7302, by sending your instructions to us via U.S. mail to WinSouth Credit Union, 110 South 26th Street, Gadsden, AL 35904, or by visiting one of our branches. If you withdraw your consent you may not be able to open additional accounts or request additional products and services online, or view or print/download this or the above listed agreements and disclosures through our website.

Governing Law – This Online Services E-SIGN Act Consent and Disclosure is made in Alabama and shall be governed by the laws of the State of Alabama, to the extent that Alabama law is not inconsistent with controlling Federal Law.