



DIGITAL BANKING AGREEMENT AND DISCLOSURE

By submitting this Application electronically, I confirm my intention to sign it electronically and to apply for membership in UNCLE Credit Union (or joint ownership of or agent on accounts with UNCLE Credit Union if I apply in either of those capacities).

I certify that if my application is approved, all services established at UNCLE under this membership will be for personal, family or household purposes and that all information I have provided herein is accurate and complete. I give UNCLE continuing authorization to open accounts for me upon my oral or written request and deposit of funds. **Unless I indicate otherwise, I agree to receive all periodic statements and other disclosures and communications from UNCLE at the member's e-mail address provided on this Application** in accordance with the Electronic Document Enrollment Agreement, which I have read and understand and to the terms of which I agree.

I authorize UNCLE to review my account and credit history with consumer reporting agencies to determine my eligibility for membership and services I request. I confirm that I have had the opportunity to read, understand and agree that any accounts UNCLE establishes for me if I am approved will be subject to the terms of the UNCLE Credit Union Member Handbook, Truth in Savings Disclosure and Fee Schedule as amended from time to time upon legally required notice to me. I further confirm that I have read, understand and agree to UNCLE Credit Union's Remote Banking Enrollment Agreement and Electronic Funds Transfer Disclosure.

I AGREE THAT IF I BECOME INDEBTED TO UNCLE FOR ANY REASON AND DO NOT PAY WHAT I OWE CONSISTENT WITH MY AGREEMENTS WITH UNCLE, I GIVE UNCLE PERMISSION, UNLESS PROHIBITED BY LAW OR THE ACCOUNT AGREEMENT, TO TAKE ANY FUNDS VOLUNTARILY DEPOSITED TO ACCOUNTS I MAINTAIN AT UNCLE TO RECOVER ALL OR PART OF MY DELINQUENT OBLIGATION WITHOUT NOTICE TO ME AND WITHOUT WAIVING OTHER RIGHTS TO COLLECT WHAT I OWE.

Please send me periodic statements and other disclosures by mail in paper form.