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ELECTRONIC COMMUNICATIONS, CONSENT TO CONTACT AGREEMENT AND ADVERTISING AND TELEMARKETING ELECTION

Account Number: _____

Date of Agreement: _____

Document sections preceded by a checkbox () are only applicable if the checkbox is marked (e.g.)

ELECTRONIC COMMUNICATIONS. By applying for Credit Union membership and/or Credit Union services, You authorize Us to send You, from time to time, and to the extent permitted by applicable law, electronic communications regarding the status of any share, share draft, and/or certificate account(s) You maintain with Us. You also authorize Us to send You electronic communications regarding any other accounts You may maintain with Us from time to time including, but not limited to, loan accounts, credit line accounts, and credit card accounts. These electronic communications are sometimes referred to as "transactional or relationship messages."

You authorize Us to contact You using any wireless, cellular, mobile or other telephone number You have provided to Us on Your membership application, and at any wireless, cellular, mobile or other telephone number You may furnish to Us or We obtain for You in the future. To the extent permitted by law, We may contact You using any electronic means We choose, which may include but is not limited to, voice messages, text messages and other similar electronic methods of communication. If you have furnished Us with any e-mail address(es), you understand and agree that We may send You e-mail messages regarding Your Account(s) with Us from time to time. If you have executed or subsequently execute any separate Disclosure and Consent to Receive Electronic Documentation or similar form, any communications covered by such Disclosure and Consent shall be subject to the terms and conditions set forth in that document.

You understand that the nature of electronic communications is such that anyone with access to Your wireless, cellular, mobile or other telephonic device or e-mail may be able to read or listen to such transactional or relationship messages from Us, and You agree that any person or party sending or leaving such messages shall have no liability for any consequences resulting from the interception of such messages by any other party. Without limitation, You also agree that You are responsible to pay all costs that You may incur as a result of any contact method We choose including, but not limited to, charges for telecommunications, wireless and/or internet charges.

CONSENT TO CONTACT AGREEMENT ("AGREEMENT"). By signing below, You agree that We may, subject to applicable law, initiate telephone calls to any residential line (wireline service), cellular telephone service, or other wireless service associated with Your Account through use of pre-recorded or artificial voice messages and/or the use of automatic telephone dialing systems, in order for Us to service Your Account, prevent fraud, collect any amounts owed to Us by You, and otherwise conduct Our business with You. If you furnish Us with one or more cellular telephone numbers in connection with Your Account, You represent You are or will be the cellular telephone subscriber with respect to each such number, and that Your consent extends to all such numbers You provide to Us. You understand that the telephone calls We may initiate may result in charges to You by any cellular telephone, internet, or other digital or electronic service to which You subscribe, and You understand and agree that You are solely responsible for the payment of any such charges.

Signatures: By signing below, You acknowledge that You have received, read and understand this Agreement, and that you agree to its terms.

X _____ X _____
Signature Date Signature Date

ADVERTISING AND TELEMARKETING ELECTION ("ELECTION"). We may, from time to time, promote the products and services We offer by sending advertisements or making telemarketing calls using pre-recorded or artificial voice messages and/or automatic telephone dialing systems. The purpose of this Election is to obtain Your consent for Us to deliver or cause to be delivered, advertising or telemarketing messages to You using automatic telephone dialing systems or artificial or pre-recorded voices. You understand and agree:

- (1) *You are not required to sign this Election as a condition of purchasing any property, goods or service from Us.*
- (2) *By signing below, You authorize Us to deliver, or cause to be delivered, advertising or telemarketing messages using automatic telephone dialing systems or artificial or pre-recorded voices to the following telephone number:*

Authorized Contact Number: _____

If the Authorized Contact Number is a cellular telephone number, You represent You are the cellular telephone subscriber for that number. You understand that the telephone calls We may initiate may result in charges to You by any cellular telephone, internet, or other digital or electronic service to which You subscribe, and You understand and agree that You are solely responsible for the payment of any such charges.

Signatures: By signing below, You acknowledge that You have received, read and understand this Election, and that you agree to its terms.

X _____ X _____
Signature Date Signature Date