

ELECTRONIC RECORD AND SIGNATURE CONSENT

From time to time, AllSouth Federal Credit Union and its affiliates, parents, and subsidiaries (we, us, or "AllSouth") may be required by law to provide to you certain written disclosures, documents, notices, and information related to your transactions with AllSouth ("Required Information"). Under the federal E-SIGN Act and related state laws, with your consent, we can deliver this Required Information to you electronically and can use electronic signatures in connection with your transactions with AllSouth. This Electronic Record and Signature Consent (the "Agreement") relates to your use of AllSouth's services and your AllSouth account(s) (the "Services") as well as your use of AllSouth's website (www.allsouth.org) (the "website" or "site"). Please read the information below carefully and thoroughly prior to giving your consent, and please maintain a copy of this Agreement for your records.

By electronically agreeing to, and clicking the "I agree" button at the bottom of this page, you consent and agree to proceed with the review and execution of all the account agreements, disclosures, statements, and documents relating to the Services in electronic format. This includes the use of electronic communications, electronic disclosures, electronic statements, electronic contract, and electronic signatures (including "check box" style acknowledgements).

If you do not agree to proceed with: (a) the signing of the agreements electronically, (b) the review of disclosures and statements in electronic format, and (c) the receipt of electronic communications from AllSouth please decline to execute this Agreement. If you want to proceed with using the Services and the creation of an account on the website, you must consent to receiving the Required Information electronically before we can provide it to you. Your consent will apply to the Services and all other transactions with us. Your consent permits the general use of electronic records and electronic signatures in connection with all your transactions with us.

Agreement to Conduct Business Electronically

By executing this Agreement, you are agreeing: (a) to the presentation of electronic documents, agreements, and disclosures through our website, through electronic means, or through emails, (b) that such documents are binding contracts, and (c) that you will accept and execute the applicable documents electronically. You acknowledge that all disclosures required by applicable law are being provided to you and may be provided electronically. You may also access and review electronic copies of all electronic documents on our website.

You further agree as follows:

- Your execution of this Agreement signifies your intent to enter into a binding legal agreement, and that your consent to conduct business electronically applies to all documents that AllSouth will provide to you or the agreements you will execute with AllSouth.

- All documents, including any modifications to such documents, signed using electronic means are as valid and enforceable as if you executed a paper copy using a “wet ink” handwritten signature.
- The authoritative copy of the electronically executed documents (the “Authoritative Copy”) shall be the electronic copy that resides in AllSouth’s document management system. If a paper version of the Authoritative Copy is created, then both the electronic version and paper version shall be considered originals and shall both be an Authoritative Copy.

If you consent to receive the Required Information electronically, we will contact you at the email address you have provided to us. If you change your email address, you must provide us with a new email address either by logging into your account and updating your email address or by contacting us at memberservice@allsouth.org.

Paper Copy of Required Information Available Upon Request – No Charge

You may print a copy of any Required Information from your computer or emails. At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You can request a paper copy of the Required Information by contacting us at (803)736-3110, by mail at AllSouth Federal Credit Union 730 Elmwood Avenue Columbia, South Carolina 29201, or by email at memberservice@allsouth.org. When you request a paper copy, please provide us with the following information: e-mail address, full name, US Postal address, and telephone number. We will not charge you any fees for providing a paper copy of the Required Information. Your consent does not mean that AllSouth must provide the Required Information electronically, only that we may do so. We may, at our option, deliver Required Information on paper, if we choose to do so. We may also require that certain communications from you be delivered to us, on paper, at a specified address.

Withdrawing Your Consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Expectations When Consent is Withdrawn

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and

then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the 'Withdraw Consent' form on the signing page of your account or by contacting us through the mechanisms set forth below. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to receive required notices and consents electronically from us or to sign electronically documents from us.

How to Contact AllSouth Federal Credit Union

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by telephone call us at: (803) 736-3110

To contact us by mail send messages to: AllSouth Federal Credit Union 730 Elmwood Avenue, Columbia, South Carolina 29201

To contact us by email send messages to: memberservice@allsouth.org

System Requirements

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access your electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

To access your electronic documents on a traditional computer, you will need:

- A computer with any of the following operating systems: Windows 7 or higher, OS X (Apple Macintosh) or higher.

- An internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).
- Software that accurately reads and displays .pdf files (such as Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents

Acknowledging your Access and Consent to Receive Materials Electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access.

By checking the 'I Agree' box, I confirm that I am electronically signing this Agreement. I agree to the terms of this Agreement, effective as of today's date, and confirm that I have computer software and hardware that meets the requirements above. **I CONSENT TO (I) RECEIVING REQUIRED INFORMATION ELECTRONICALLY, AND (II) THE USE OF ELECTRONIC RECORDS AND SIGNATURES IN CONNECTION WITH THE SERVICES AND ALL OTHER TRANSACTION(S) WITH ALLSOUTH IN PLACE OF WRITTEN DOCUMENTS AND HANDWRITTEN SIGNATURES.** Once you give your consent, you can review your documents online or by reviewing your emails. **YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC DISCLOSURES IS REQUIRED TO RECEIVE SERVICES FROM US OVER THE INTERNET.**