E-Sign Act Disclosure and Consent

This E-Sign Disclosure and Consent governs your agreement to receive electronic records and Communications from The District Credit Union, as required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applicable Colorado state laws. By consenting to this Disclosure, you agree to receive and retain all applicable records, disclosures, and notices electronically, where allowed by law.

1. Scope of Electronic Communications
By consenting, you agree that The District Credit Union may provide you with any required information in electronic format instead of paper, including but not limited to:

- Regulatory disclosures and notices related to your account.
- Amendments to account terms, privacy notices, and agreements.
- Periodic account statements.
- Any additional information or documents required to be provided in writing.

This consent applies to all Communications related to products and services you use through The District Credit Union.

2. Delivery of Electronic Communications
All electronic Communications will be provided via:

- Email to the email address associated with your account.
- Access through our secure website or online banking portal, with notice sent to your provided email when new information is available.
- It is your responsibility to maintain a valid email address to receive these Communications uninterrupted.

3. Required Hardware and Software
To view and retain Communications, you will need:

- A computer or mobile device with internet access.
- A supported web browser with 128-bit encryption capabilities.
- Software to view PDF documents (such as Adobe Acrobat Reader).
- A valid email address and sufficient storage capacity to save Communications.

4. How to Withdraw Consent
You may withdraw your consent to receive electronic Communications at any time by:

Contacting us at 303-360-0987 or memberservices@districtcreditunion.com .
Visiting one of our branches to complete a consent withdrawal form.

Upon withdrawal, certain electronic-only services may be suspended, and you may receive paper Communications instead. The processing of your request may require a reasonable amount of

time.

5. Updating Your Information
To keep receiving Communications, it is essential that you keep your contact details up to date. You may update your information by:

- Logging into our online banking portal.
- Contacting us at 303-360-0987 or memberservices@districtcreditunion.com .

6. Requesting Paper Copies
At any time, you may request paper copies of any Communication received electronically. We may charge a reasonable fee for this service unless required otherwise by law. Please contact us at 303-360-0987 or memberservices@districtcreditunion.com for such requests.

7. Legal Effect of Electronic Signatures
Your electronic signature on any application, agreement, or document has the same legal validity and effect as a signature on a paper document. By consenting to this Disclosure, you acknowledge and agree that your electronic signature carries full legal weight under both federal and Colorado state law.

8. Compliance with Federal Law
This Disclosure complies with the federal E-SIGN Act, which establishes that electronic records and signatures have the same legal effect as paper documents. By agreeing, you authorize The District Credit Union to conduct business with you electronically.

9. Amendments and Termination
The District Credit Union reserves the right to modify or discontinue electronic Communications or to change the terms and conditions of this Disclosure. Any significant changes will be communicated as required by law.

10. Affirmation of Consent
By selecting “I Agree,” or electronically signing where applicable, you confirm that:

- You have reviewed this E-Sign Disclosure and Consent.
- Your device meets the necessary requirements to receive electronic Communications.
- You consent to electronic Communications as outlined in this agreement.

For further information, please contact us:

Email: memberservices@districtcreditunion.com
Phone: 303-360-0987
Address: 751 Chambers Rd., Aurora, CO 80011