ESIGN MEMBER CONSENT TO USE ELECTRONIC SIGNATURES AND DOCUMENTS

This disclosure contains important information that you are entitled to review before you consent to receive electronic disclosures and transact business with us electronically. Please read this disclosure carefully and print, email, or save a copy for your records.

In this consent:

- "We," "us," "our," and "Ignite" mean Ignite Credit Union (including any divisions).
- "You" and "your" mean the person giving this consent, as well as each additional account owner, authorized signer, authorized representative, delegate, product owner, and/or service user identified on any Ignite Product that you apply for, use, or access.
- "Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request.
- "Electronic Service" means each and every product and service we offer that you apply for, use, administer, or access using the internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- "Ignite Product" means each and every account, product, or service we offer that you apply for, own, use, administer, or access, either now or in the future. Ignite Products include Electronic Services.
- The words "include" and "including," when used at the beginning of a list of one or more items, indicate that the list contains examples—the list is not exclusive or exhaustive, and the items in the list are only illustrations. They are not the only possible items that could appear on the list.

Certain laws require us to provide application disclosures, periodic account statements, and account notices to you, and you have the right to receive these on paper. According to the Electronic Signatures in Global and National Commerce Act (E-Sign Act), Ignite may provide this information to you electronically if we first present this eSign Consent To Use Electronic Signatures and Documents disclosure and obtain your consent to receive electronic disclosures and conduct transactions electronically.

Your Consent to Use Electronic Records and Signatures

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form ("Electronic Records"). We may also use electronic signatures and obtain them from you as part of our transactions with you. Electronic Records may be delivered to you in a variety of ways. Sometimes the law, or our agreement with you, requires you to give us written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you via a paper copy. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this consent will automatically cover those Communications as well.

Right To Receive Paper Copies

If we provide Electronic Records to you, and you want a paper copy, you may contact us and request a paper version. You will find the appropriate contact information in the account statement or agreement for the Ignite Product related to the Electronic Record. A paper copy fee may apply unless charging a fee is prohibited by applicable law. Please refer to the applicable fee disclosure for any fee that may apply for paper copies.

Consent Coverage/Privacy Policy

Your consent covers all Communications relating to all existing and future Ignite Products. Your consent remains in effect until you give us notice that you are withdrawing it.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Notice electronically by making them available for review via our website(s), online baking, or other electronic means, unless otherwise required by law.

You May Withdraw Your Consent

You have the right to withdraw your consent at any time. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. To withdraw your consent, contact us at 888.860.6928, or contact us by mail:

Ignite Credit Union
115 Riverside Drive
Battle Creek, MI 49015

Updating Your Records

You agree to provide us with a true, accurate, and complete email address and other contact information related to online services and your Ignite accounts. You must promptly notify us of any change in your email or other electronic address. You may change your email address to record within online or mobile banking or by contacting us at 888.860.6928. There may be other Ignite Products for which we provide separate instructions to update your email or other electronic address.

Hardware and Software Requirements

To receive Electronic Records, you must have access to the following:

- An up-to-date version of an internet browser we support, or if accessing your account through our mobile applications, one of the following operating systems: Apple iOS (current version or one of the previous two versions), or Android OS (current version or one of the previous two versions). A connection to the internet or a mobile service provider.

- An up-to-date device or devices suitable for connecting to the internet or for downloading our mobile applications or accessing our mobile websites.

- A current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader).

- A computer and an operating system capable of supporting all of the above. You will also need a printer, if you wish to print out and retain records on paper, and electronic storage, if you wish to retain records in electronic form.

You must also have an active email address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices. We reserve the right to discontinue support of a current version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with online or mobile banking.

Changes to Hardware and Software Requirements

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners, and/or service users identified with your Ignite Products.