



CONSENT TO RECEIVE DISCLOSURES ELECTRONICALLY

This e-Signature Disclosure and Agreement (“Agreement”) contains important information about your legal rights.

Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information in paper form.

For the purposes of this consent, “we,” “us,” “our,” and “Frontwave” refer to Frontwave Credit Union, while “you” and “your” pertain to each individual providing an electronic signature.

In accordance with the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, it is necessary for us to obtain your consent prior to delivering legal disclosures to you electronically.

Your consent is required to establish your share account and to allow Frontwave to provide relevant account disclosures electronically.

In connection with this online membership application, we may provide such information to you electronically, and you consent to receive such information electronically in accordance with this Agreement.

Your consent will apply to all disclosures, notices, agreements, undertakings, fee schedules, records, documents or other information (collectively, “Disclosures”) that we provide to you in connection with your online membership application. Your consent will also apply to all types of accounts that you apply to open through this online application and to any other person named on your accounts and related services, subject to applicable law. You may request paper copies of the related disclosures by calling us at 800.736.4500 during regular business hours. Paper copies will be provided to you, upon request, at no charge.

Submitting your membership application through our website, mobile application, or through any devices in our branch location constitutes your electronic signature. Any record containing an electronic signature shall be deemed for all purposes to have been “signed” and will constitute an “original” when printed from electronic records established and maintained by us or our agents in the normal course of business.

Upon our request, you agree to manually sign or place your signature on any paper original of any electronic record that we may provide to you. Further, you agree that no certification authority or other third-party verification is necessary to confirm the validity of your electronic signature; and that the lack of such certification or third-party verification will not in any way affect the enforceability of your signature or any resulting contract between you and us.

ACCESSING DISCLOSURES

We may deliver Disclosures by any of the following means: (a) through this online application, which may include a pop-up or click-through disclosure; (b) to your designated email address; (iii) via our mobile application(s); or (c) by requesting that you print or download a PDF file that contains the Disclosure.

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain the Electronic Communications, you will need a device capable of accessing the Internet, access to an e-mail account and an internet browser that supports 128-bit encryption. To read certain documents, you may also need a PDF file reader like Adobe® Acrobat Reader. To retain a copy of Electronic Communications for future reference, you will need a printer or a storage device with sufficient space, such as your computer’s disk drive. You may send any questions regarding the hardware and software requirements directly to the participating Providers.

ACCEPTANCE

Your consent to use your electronic signature to apply for Membership and open account(s) with Frontwave is limited only to this online membership application.

WITHDRAWING CONSENT

You have the right to withdraw your consent at any time prior to the completion of this application process by exiting the application.

NON-ACCEPTANCE

If you do not consent to provide your electronic signature, you will not be able to use this online application. For further details regarding alternative application methods, such as applying in person or through other channels, please contact us.

CONTACT US

If you have questions, contact the Member Solutions Center by phone at 800-736-4500 or by email at cservice@frontwavecu.com