

E-Sign Disclosure and Consent

Conduct of Business Electronically. You consent to use electronic signatures and records and to receive all disclosures and communications electronically via our Website, the email address you provided us, or any other means that we determine is appropriate. You agree to conduct business with us electronically over the Internet. Your consent to receive all disclosures and communications electronically includes, but is not limited to:

- Privacy Policy and notices;
- Terms of Use;
- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product you select;
- All documents, notices, and agreements arising and relating to any loans you may request or receive;
- Monthly (or other periodic) billing or account statements for your loan and credit union account;
- Your registration as a borrower, cosigner, or lender on our web site; or
- Your use of the Website or the Service.

Withdrawal of Consent and Consequences. You may withdraw your consent to use electronic signatures and receive communications electronically for loan related documents by calling us at 888-549-9050, or emailing customercare@custudentloans.org. You may withdraw your consent to receive communications electronically from the credit union by calling 888-322-3732, or emailing webmail@aspirefcu.org. However, once you have withdrawn your consent, you may not apply for a loan using our Service or Website. If you have a pending request on our Website, we will terminate it and remove it from our system. If you have already received a loan, all previously agreed to terms and conditions will remain in effect, and we will send communications to your verified home address provided during registration. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Hardware and Software Requirements. You represent that you have the ability to access and retain communications electronically. You represent that you satisfy the computer hardware and software requirements specified below to use the Website. You represent that you have access to the Internet, that you have an email account capable of receiving communication from us, that you have Adobe Reader, and that you have one of the following web browsers capable of supporting 128-bit SSL encrypted communications, and hardware capable of running it:

- Internet Explorer version 8.0 or higher
- Firefox version 3.0 or higher
- Chrome 14.0 or higher
- Safari 5.0 or higher

Email, Web Posts, & Availability of Paper Records. We will communicate with you electronically, including, without limitation, by way of email or by posting notices on the Website or a website that replaces it. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that these communications be in writing. We will not send you a paper copy of any communications or disclosures unless you request it or we otherwise deem it appropriate to do so. If you require paper copies of communication, you may make a request by calling 888-549-9050 or emailing us at customercare@custudentloans.org and a paper copy will be sent to you at a cost of up to \$5.00 per request. You may request paper copies from the credit union by calling 888-322-3732 or emailing webmail@aspirefcu.org.

Updating Your Records. You are responsible for providing us with a true, accurate, and working email address and contact information related to this Disclosure and your account. It is also your responsibility to promptly update this information with any changes to it that may occur. You may update and maintain your records by calling us at 888-549-9050. Credit union records can be updated by calling 888-322-3732.

Receipt of Communication. You will be deemed to have received an electronic communication from us when we send it to the email address you provided us. You will be deemed to have received an electronic communication from us when we post this communication on our Website. You may receive copies of your agreements relating to the Website by navigating to <http://custudentloans.org/help/agreements> and selecting the legal agreements that apply to you.