

Nymeo Federal Credit Union

ESIGN Disclosure and Consent to Use Electronic Signatures and Documents

BEFORE VIEWING AND SIGNING YOUR ACCOUNT AGREEMENT AND DISCLOSURES, YOU MUST REVIEW AND CONSENT TO THE BELOW DISCLOSURE REGARDING ELECTRONIC SIGNATURES AND THE RECEIPT OF ELECTRONIC DOCUMENTS. PLEASE READ THIS NOTICE CAREFULLY BEFORE GIVING YOUR CONSENT AND PRINT, DOWNLOAD OR OTHERWISE SAVE A COPY FOR YOUR RECORDS.

There are certain laws which requires Nymeo to provide disclosures and other documents to you in writing and you have the right to receive these in paper format if you choose to do so. Pursuant to the Electronic Signatures in Global and National Commerce Act ("ESIGN"), Nymeo may provide these disclosures to you electronically if we first present this notice and obtain your consent to receive electronic documents in relation to your account application and agreement as well as other disclosures that you are receiving. Your consent covers the account application and agreement and all required and informational disclosures in connection with your account application and agreement as well as your membership at Nymeo.

Hardware and Software Requirements

We do not officially support a specific operating system or particular browser. To electronically sign, access, view, and retain copies of the electronic disclosures, you must have access to:

- a current version of an internet browser we support as described herein;
- a connection to the internet;
- a current version of a program that reads and displays PDF documents, as well as a printer if you wish to print any documents; and
- sufficient electronic storage capacity if you wish to retain disclosures and notices in an electronic format.

Mobile Device Requirements

You must have a mobile device running on either iOS 13 and above or Android OS 8 and above. Your mobile device must have internet access with a compatible browser and a mobile device version of a PDF reader such as Adobe Reader[®]. If you do not have a reader installed on your device, you can download PDF readers for free at the app store respective to your mobile device. PDF readers are external third-party applications that are not owned or endorsed by Nymeo. Nymeo does not provide, and is not responsible for, the product, service, overall website content, security, or privacy policies on any external third-party app store.¹

You may download a copy of your disclosures when completed or we may email or mail them to you upon request.

Online Banking Requirements

You must have online internet access using a browser that supports 128-bit, U.S. security level encryption. Nymeo may not support some older web browsers, so if you are using an outdated or unsupported version, you may need to update your browser software in order to access to your Nymeo account.

You may download a copy of your disclosures when completed or we may email or mail them to you upon request.

¹ iOS is a trademark or registered trademark of Cisco in the U.S. and other countries. Android is a trademark or registered trademark of Google, LLC and it too is used under license. Adobe Reader is a registered trademark of Adobe Systems Incorporated in the United States and/or other countries

Changes to Hardware or 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 any agreements, documents, disclosures or other notices, you may contact us to request a copy free of charge at 855-436-4100. Continuing to use our mobile and online banking access after receiving notice of our revised hardware and software requirements will be reaffirmation of your consent to receive electronic disclosures with us.

Printing, Saving, or Emailing Electronic Disclosures

You may print, save, or email a copy of this ESIGN Disclosure and Consent to Use Electronic Signatures and Documents, your account application and agreement, documents, disclosures and other related notices. You may also request paper copies of these documents from Nymeo by calling 855-436-4100. There is no fee for requesting paper copies of these disclosures.

Withdrawal of Consent

If you consent and change your mind before the electronic signature process is complete, you may withdraw your consent by contacting us at 855-436-4100 or by declining to sign electronically on the screen. If you do not elect to the electronic receipt of our documents, all required agreements, documents, disclosures and related notices will be given to you in paper form. You will then be required to provide a handwritten signature endorsing the documents, as applicable. Any withdrawal of your electronic consent will be effective only after we have reasonable time to process your request for withdrawing your consent.

Update Contact Information

You agree to provide us with a true, accurate, and complete email address and other contact information related to this document and your Nymeo accounts, and to update promptly any changes to that information. You can update your information through our mobile app or online service or by contacting us at 855-436-4100.

Changes to This Agreement

Nymeo retains and reserves the right to terminate or modify this agreement. Nymeo will notify you of changes to this agreement as required by applicable law.

Statement of Electronic Consent

By checking the box next to the disclaimer and selecting "I Agree" below, you agree and confirm:

- **you have read this ESIGN Member Consent to Use Electronic Signatures and Documents using your device;**
- **you consent to use electronic records and electronic signatures in connection with the account application and agreement with Nymeo, including the delivery of required disclosures and other information;**
- **you have access to an account with an internet service provider and are able to send and receive email;**
- **you have the ability to view PDF files on your device;**
- **you understand that your consent to use an electronic signature is in place of a handwritten signature. You agree that the account application and agreement, documents and disclosures that you are signing electronically are transferable records, and that Nymeo may, at its option, convert it and your electronic signature into a paper original; and**
- **your consent and agreement covers all account owners and signers and all persons having authorized access to your account.**