



300 S. Plumosa St.
Merritt Island, FL 32952
Telephone: 800.662.5257
Mserv@launchcu.com

E-Sign Disclosure & Consent and Digital Banking Agreement and Disclosure

1. This E-Sign Disclosure & Consent and Digital Banking Agreement and Disclosure (the "Agreement") is made up this summary page and the four parts as described further below. All four parts are hyperlinked for ease in use and reference. The hyperlinked sections, as may be amended from time to time (with notification as may be required by law), are incorporated into this document by this reference.

- The first part is the [Introductory Section](#), which provides basic information related to the use of Digital Banking Services, including fee schedules, defined terms, and interpretive rules;
- The second part is the [E-Sign Disclosure & Consent](#), which provides consent to use electronic signature and receive electronic disclosures and supersedes all prior related consents, withdrawals of consents, opt outs, and other agreements related to e-signature for Digital Banking Services;

NOTE: Because you are participating in an electronic service, we must have consent to provide disclosures electronically. Therefore, if you do not want to accept the terms of this document, you will not be able to access the Digital Banking Services. You can, however, perform a number of functions using our Audio Response System by contacting 1-800- 662-5257.

- The third part is the [Digital Banking Agreement and Disclosure](#), which provides additional terms and conditions regarding the use of the Digital Banking Services and which includes indemnification and dispute resolution provisions; and
 - The fourth part is the [Addendum to the Digital Banking Agreement and Disclosure](#), which provides additional terms and conditions applicable only to those businesses which are operating with an employer identification number (an "EIN").
2. Please read this document carefully in its entirety. You should test your ability to retrieve, read, and save Communications (as defined in the [Introductory Section](#)) from us, and you should print and keep a copy of this document and all four parts noted above for your records.
 3. The use of Digital Banking Services is prohibited by anyone under 13.
 4. By clicking "I Agree" and "Continue," you are expressly agreeing to the terms included on this summary page, as well as the terms of the [Introductory Section](#), the [E-Sign Disclosure & Consent](#), the [Digital Banking Agreement and Disclosure](#), and for only those businesses operating with an EIN, the [Addendum to the Digital Banking Agreement and Disclosure](#). Your agreement is summarized as follows:
 - You are age 13 or over and will not appoint any authorized user under the age of 13;
 - We may send communications in electronic form and you consent to receive such communications;
 - You agree that electronic indication of agreement, consent, or authentication is as valid and legally enforceable as if it was done in ink on paper;
 - You have successfully tested your ability to retrieve, read and save Communications from us;
 - You are authorized to engage in Digital Banking Services with LCU,

- In the case of business accounts operating with an EIN, you understand that it is your responsibility to deliver and obtain all notices, disclosures, agreements, and related Communications sent by LCU to Sub-Users (as defined in Part 1: Introductory Section), and to ensure their compliance.
- This Agreement supersedes all prior agreements, consents, withdrawals of agreement or consent, opt-outs, and other agreements related to E-Sign disclosure, consent, and digital banking and will reset your preferences and settings; and
- The terms and conditions provided herein and in the four hyperlinked parts, together with such other terms and conditions, disclosures, or amendments to any of the foregoing, as may be established from time to time by us, govern the way we will provide Digital Banking Services. Continued use of Digital Banking Services after notification of a modification of terms is deemed agreement to such modified terms.

* * *