

(ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT TO BE PROVIDED BEFORE PRESENTATION OF ONLINE AND MOBILE BANKING AGREEMENT AND ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE; TEXT BELOW SHOULD BE PROVIDED BEFORE SCROLLING BOX CONTAINING ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT)

As part of your enrollment for Online Banking with Thrivent Federal Credit Union, we must receive your consent to use Electronic Communications in connection with our online and mobile banking services. Please read the **ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT** and provide your consent below.

(NEXT PART TO BE PRESENTED IN SCROLLING BOX THAT CONSUMER IS REQUIRED TO SCROLL THROUGH BEFORE CLICKING ACCEPT OR DECLINE BUTTON BELOW; SCROLL BOX SHOULD BE PRINTABLE)

ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT:

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage your accounts using our Electronic Services. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information "in writing" in connection with our Electronic Services – which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. We also need your general consent to use Electronic Communications in our relationship with you. So, before you use our Electronic Services you must review and consent to the terms outlined below.

In this disclosure and consent:

"We," "us," "our" and "Thrivent" means Thrivent Federal Credit Union and each and every current and future affiliate of Thrivent.

"You" and "your" means the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, and/or service user that accesses or uses our Electronic Services.

"Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information that we are required by federal and state law to provide to you in writing absent your consent to receive such communications from us electronically. For avoidance of doubt, such "Communications" do not include periodic statements unless you have affirmatively opted-in to receiving E-Statements through our Online Banking website.

"Electronic Service" means each and every product and service we or our service providers offer that you apply for, use, administer or access using the Internet, a website, email, a mobile device, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.

"Thrivent 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, as part of our Electronic Services.

1. **Your consent to use Electronic Communications; Choosing to receive Communications electronically or in writing.** In our sole discretion, the Communications we provide to you, or that you agree to at our request, may be in electronic form ("Electronic Communications"). These Communications, include, but are not limited to:

- This Electronic Delivery of Disclosures and Notices Consent and any subsequent amendments;

- Our Online and Mobile Banking Agreement, other service or user agreements for online or mobile access to our Electronic Services or Thrivent Products accessible solely through our Electronic Services, and all amendments or addendums to any of these agreements;
- All of the Communications related to any Thrivent Product;
- All of the disclosures and notices we are required to provide to you concerning your Thrivent Products or your membership with us, including our privacy policy, and notices and ballots in connection with annual or special membership meetings;
- Any notice or disclosure regarding fees or assessments of any kind, including late fees, overdraft fees, over limit fees, and returned item fees;
- Any customer service communications, including, without limitation, communications with respect to claims of error or unauthorized use of the Thrivent Products or Electronic Services;
- Notices of amendments to any of your agreements with us; and
- Other disclosures and notices that we are legally required to provide to you, or choose to provide to you in our discretion, in connection with your Thrivent Products or our Electronic Services.

Electronic Communications may be delivered to you in a variety of ways. Electronic Communications may be posted on the pages of the Online Banking website or other website disclosed to you and/or delivered to the email address you provide. An Electronic Communication sent by email is considered to be sent at the time that it is directed by our email server to the appropriate email address, whether or not you received the email. An Electronic Communication made by posting to the pages of our Online Banking website is considered to be sent at the time it is posted and made available for viewing. You agree that these are reasonable procedures for sending and receiving electronic communications.

In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically.

Sometimes the law, or our agreement with you, requires you to give us a 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.

2. **Your option to receive paper copies.** If we provide Electronic Communications to you, and you want a paper copy, please contact us at 866-226-5225. Upon request, paper copies will be mailed to you. There may be a fee associated with requests for paper copies of periodic statements. Please refer to the agreement for the applicable Thrivent Product or Electronic Service for any fee that may apply for paper copies.
3. **Your consent covers all Thrivent Products; Privacy Policies.** Your consent covers all Communications relating to any Thrivent Product and Electronic Service. Your consent remains in effect until you give us notice that you are withdrawing it.

From time to time, you may seek to obtain a new Thrivent Product or Electronic Service from us. When you do, we may remind you that you have already given us your consent to use Electronic Communications. If you decide not to use Electronic Communications in connection with the new product or service, your decision does not mean you have withdrawn this consent for any other Thrivent Product or Electronic Service.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.thriventcu.com, or, with prior notice to you, on another website where we offer Electronic Services.

4. **You may withdraw your consent at any time; Consequences of withdrawing consent; How to give notice of withdrawal.** You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of:
- your access to our Electronic Services, including online and mobile banking, and
 - your ability to use certain Thrivent Products.

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. If you are receiving online account statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. Depending on the specific Thrivent Product, if you withdraw consent, we may charge higher or additional fees for that product or for services related to it. Please refer to the agreement for the applicable Thrivent Product for any fee that may apply.

To withdraw your consent:

- You must contact us at **866-226-5225** or write to us at Thrivent Federal Credit Union, attn: Account Services, 3600 Commerce Court, Appleton, WI 54911-8580.

Along with your withdrawal request, you must provide your name, mailing address, daytime telephone number, and a description of the accounts for which you are withdrawing your consent.

5. **You must keep your email or mobile phone number(s) current with us.** If you have given us an email address or mobile phone number(s), you must promptly notify us of any change in your email address or mobile phone number(s). You may change the email address we have on record for you within the Online Banking website. You may change the mobile phone number(s) we have on record for you by going to the settings page within the Online Banking website for each Thrivent Product you have linked to that number. There may be other, special Thrivent Products for which we provide separate instructions to update your email or other mobile phone number(s).
6. **Hardware and software you will need.** You also confirm that your computer or electronic device meets the specifications and requirements listed below, and permit you to access and retain the disclosures and notices electronically:
- An internet browser that supports 128-bit encryption, such as Internet Explorer version 5.0 or above.
 - An email account and email software capable of reading and responding to your email.
 - A personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing that meets our system requirements, as may be set out on our website
 - Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
 - A printer that is capable of printing from your browser and email software.
7. **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 your Electronic Communications, 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.

(Following scroll box include the following text and accept and decline boxes or buttons)

Please indicate your consent to use and receive Electronic Communications from us by clicking on the "I accept" button below. 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 Communications in the manner we have described above, and that any email address or mobile phone number(s) you have provided to us are active and valid. 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, and/or service users identified with your Thrivent Products.

I accept. I have reviewed, read and agree to the **ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES CONSENT.**

I decline (if you do not want to accept now, you will be returned to the homepage and will have the opportunity to accept at a later date).