

Electronic Records and Signatures Disclosure

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage the Products you receive from us. Our goal is to provide you with as many options as possible for receiving your account documents. We may from time to time be required by law to give you certain information "in writing" in connection with our Products – 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 signatures in our relationship with you. So, before you receive an Electronic Communication from us or sign any such documents electronically, 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, our affiliates and our service provider (including DocuSign, Inc.).

"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 the Product.

"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 at www.thriventcu.com.

"Product" means each and every account, loan product or service we offer that you apply for, own, use, administer or access, either now or in the future.

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:

- Communications or documents related to the processing, approval or denial of an application for a Product with us, including any initial disclosures we are required to provide to you in connection with the Product;
- This Electronic Delivery of Disclosures and Notices Consent and any subsequent amendments;
- All of the Communications related to the Product that you request to receive from us electronically;

Electronic Communications may be delivered to you in a variety of ways. Electronic Communications may be provided as part of your online application 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 application 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.

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 Product for any fee that may apply for paper copies.

3. **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. If you do, we will mail any communications and disclosures we are required to provide to you in writing to the most current address we have for you in our records. We will not impose any fee to process the withdrawal of your consent to receive Electronic Communications. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you wish 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.

4. **You must keep your email current with us.** If you have given us an email address, you must promptly notify us of any change in your email address. You may change the email address we have on record for you within the Online Banking website (if you have enrolled for Online Banking) or by contacting us at 866-226-5225.

5. **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:

Operating Systems:	A personal computer, operating system and telecommunications connections to the Internet
Printer:	A printer that is capable of printing from your browser and email software.

Browsers (for SIGNERS):	Internet Explorer 8+, Mozilla FireFox current version, Safari (Mac OS only) 6.2 or above, Google Chrome current version
Mobile Signing	Apple iOS 7.0 or above Android 4.0 or above
Adobe Acrobat Reader http://get.adobe.com/reader/	Version 10.1.4
Email:	Access to a valid email account and email software capable of reading and responding to your email
Screen Resolution:	800 x 600 minimum 1024 x 768 recommended
Enabled Security Settings:	<input type="checkbox"/> Allow per session cookies <input type="checkbox"/> Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection
Storage:	Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.

6. **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.

By checking the box accompanying this disclosure, you confirm that:

- You are agreeing to sign electronically any accompanying disclosures requiring your signature;
- You have received, reviewed, and agree to this Electronic Records and Signatures Disclosure;
- You have the hardware and software described above and you are able to receive and review Electronic Communications in the manner we have described above, and that any email address you have provided to us are active and valid;
- You can print on paper the disclosure or save or send the disclosure to a place where you can print it, for future reference and access; and
- Until or unless you notify us as described above, you consent to the use of Electronic Communications as described above.