



Electronic Disclosure Consent Agreement

This Electronic Disclosure Consent Agreement (“Agreement”) describes how Velocity Credit Union (“we”, “our”, or “us”) delivers legally required disclosures, notices, and communications to you electronically. This Agreement is incorporated into and made part of the Velocity Credit Union Online Banking Service Term:

https://www.velocitycu.com/content/ob_terms.pdf

and the Agreement and Disclosures:

https://www.velocitycu.com/sites/www.velocitycu.com/files/files/acct_agreement.pdf,

as applicable. Terms used but not defined herein shall have the meanings set forth in the Online Banking Service Terms and the Agreement and Disclosures, as applicable.

By enrolling in electronic delivery, you consent and agree that we may provide you with required disclosures and communications in electronic form, in place of paper documents. The use of the words “you” and “your” in this Agreement refers to any member or person that enrolls in electronic delivery of required disclosures, notices, and communications in connection with the use of Online Banking Services with us.

Your Consent

By checking the consent box, you consent, “Agree” to receive all account-related documents and legal notices electronically, including but not limited to:

- Periodic statements
- Disclosures required by federal and state law (e.g., Truth in Savings, Privacy Notices)
- Account agreements
- Tax documents (e.g., IRS Form 1099)
- Changes in terms or fee schedules

Method of Delivery

Electronic communications will be provided via:

- Email to the address on file
- Secure message through online or mobile banking
- Posting on our website or online banking portal

Hardware and Software Requirements

To access and retain electronic disclosures, you need:

- A device with internet access
- A current web browser (e.g., Chrome, Safari, Edge)

- Software to view PDF files (e.g., Adobe Acrobat Reader)
- An email account and access to your email
- The ability to download or print documents for your records

Updating Your Information

You must keep your contact information current to ensure continued receipt of disclosures. To update your email or mailing address, log in to online banking or contact us at contact@velocitycu.com.

Withdrawal of Consent

You may withdraw your consent to receive electronic disclosures at any time. To do so, contact us in writing or through online banking. Withdrawal of consent may result in the termination of online services or require us to send future documents via U.S. mail.

Paper Copies

You may request a paper copy of any disclosure at no charge by contacting us at 512.469.7000 or contact@velocitycu.com.