



ORION FINANCIAL

E-SIGN DISCLOSURE & CONSENT TO USE ELECTRONIC SIGNATURES AND DOCUMENTS

We are required to provide disclosures, notices, receipts, statements, and other communications to you related to Orion Federal Credit Union dba Orion Financial products and services that you may access via our mobile and online banking platforms, including websites, secure messaging, downloads, mobile devices, and other digital means, and you have the right to receive this information on paper. Orion Financial may provide this information to you electronically or digitally only if we provide this Orion Financial E-SIGN Disclosure and Consent to Use Electronic Signatures and Documents disclosure ("Disclosure") to you and obtain your consent to receive electronic documents, use electronic signatures, and conduct transactions electronically.

Electronic documents and communications we may provide to you digitally or electronically are referred to as "E-Statements." For this purposes of this Disclosure, "Digital Banking" is any form of banking conducted by your direct utilization of the internet, including all Orion Financial products and services, whether through a web browser, mobile app, or other means that are not currently listed here. The following are examples of the types of documents and communications that constitute E-Statements:

- The Disclosure you are reading right now,
- Disclosures for special features of Digital Banking,
- Statements,
- Account disclosures and documents,
- Loan documents,
- Tax documents,
- Changes in terms,
- Periodic notices,
- Random notices,
- Certificate maturity notices,
- Notices related to disputes under the Electronic Fund Transfer Act or Truth in Lending Act,
- Any other disclosures we are required to provide, and
- Any other disclosures we provide.

If you currently receive your monthly or quarterly account statements and other disclosures in paper form through the mail, you will continue to do so until you enroll to receive E-Statements only. To enroll to receive E-Statements only, go to the E-Statements Document Center in the Online Banking menu when you have finished here and follow the instructions.

Consent

By selecting the "I AGREE" button, you acknowledge that you have read, understand and agree to the following:

1. You are voluntarily choosing to receive E-Statements and to sign applicable Orion Financial documents electronically;

2. You understand that the documents we present on this website will generally replace the use of paper documents;
3. You understand and agree that your electronic signature will bind you to all terms and conditions to the same extent as if you signed your Orion Financial documents on paper with an ink signature;
4. You understand and agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Orion Financial; and
5. You understand that you may withdraw your consent at any time by contacting us by any of the means listed below, but fees may apply. You may also request a paper copy of any E-Statement by contacting us. A fee may apply to paper copies of E-Statements. Please check your Orion Financial Account Disclosures for more information on applicable fees for paper and mailed copies and documents. You understand that if you withdraw your consent, you may not be eligible for certain Orion Financial products or services that are only available online.

Important information regarding E-Statements:*Contact Information*

You must contact us with changes to your email address, authorized mobile number, and other contact information. Sometimes we will have to call you or send you mail, so please continue to keep all forms of contact information up to date.

Applicability

Your consent applies to disclosures related to:

- Your share accounts,
- Your loans, and
- All other business you conduct with us.

Delivery

E-Statements will generally be provided through Digital Banking, where they may be viewed, downloaded, saved, or printed. E-Statements are effective once they are available to you, even if you have not retrieved them, and even if you withdraw consent after they were provided.

A reminder of an E-Statement's availability will generally be provided by email or SMS text, but the effectiveness of the E-Statement is not conditioned upon your receipt or our sending of such reminder. Reminders of E-Statement availability are solely a courtesy provided by Orion Financial and have no effect on the delivery or effectiveness of E-Statements. Occasionally, an E-Statement may be provided by posting a non-personal disclosure to our website at <https://www.OrionFCU.com>, possibly in conjunction with a hyperlink or web address sent to you by email or SMS text.

E-Statements are generally delivered or made available using Hyper Text Markup Language ("HTML"). By selecting the "I AGREE" button, you confirm that you are able to view HTML files.

E-Statement Hardware and Software Requirements:

For purposes of this Disclosure, an "Up-to-Date" product or service is one that, as of the date of use:

- Is currently supported by its manufacturer,

- Is the most recent release of the product, and is either:
 - One of the two most widely used products used for the product's primary intended purpose in the United States, or
 - A product with similar functionality, encryption, and other security features meeting or exceeding those of such two products.

The hardware and software requirements for accessing and retaining your E-Statements are:

- An Up-to-Date computer or mobile device with the following features:
 - An Up-to-Date operating system,
 - A connection to the Internet, and either
 - An Up-to-Date web browser with Up-to-Date versions of all plug-ins recommended by the browser to properly view each element of the site, or
 - An Up-to-Date Orion Financial mobile app;
- An email account; and
- A printer, hard drive, or other storage device for downloading and retaining documents.

When you enroll in E-Statements with Orion Financial, you confirm and represent to Orion Financial that you have the necessary hardware and software, as stated above.

You should keep copies of all E-Statements provided to you, including this Disclosure, for future reference.

To contact us:

- Send us a secure electronic message,
- Call 901-385-5200 or
- Visit a branch.

Please allow a reasonable time for processing.