

Ascentra Credit Union

Electronic Signature and Electronic Records Agreement (ESIGN)

Account Opening and Membership Services

Effective Date: 8/4/2026

1. Consent

By selecting "Start Now," or advancing the application process with an affirmative acceptance, electronically signing, or otherwise proceeding with account opening, you consent to receive disclosures, agreements, notices, statements, and other records electronically.

2. Scope

This consent applies to membership applications, deposit accounts, lending services, disclosures, notices, periodic statements, tax forms, and other records related to your relationship with Ascentra Credit Union.

3. Electronic Signature

You agree that your electronic signature has the same legal effect as a handwritten signature and may be used to open accounts and conduct transactions permitted by law.

4. Hardware and Software Requirements

You must have access to a device with internet access, a current web browser, such as Internet Explorer, Chrome, Safari, or Firefox, and the ability to receive, view, print, or save PDF or electronic documents.

5. Paper Copies

You may request a paper copy of any electronic record. Fees may apply as permitted by the Credit Union fee schedule. You can request copies by sending your written request to Ascentra Credit Union, PO Box 1107, Bettendorf, IA 52722 or by calling, at 563-355-0152 during regular business hours.

6. Withdrawal of Consent

You may withdraw your consent by contacting Ascentra Credit Union. Withdrawal may affect your ability to access certain electronic services. Withdrawal of your consent will immediately terminate the delivery of future communications to you in electronic form for

the purposes outlined above. To withdraw your consent, contact the Credit Union by mail at Ascentra Credit Union, PO Box 1107, Bettendorf, IA 52722 or by calling, at 563-355-0152 during regular business hours.

7. Updating Contact Information

You agree to maintain a valid email address and promptly notify the Credit Union of any changes to your contact information.

8. Federal ESIGN Act

This agreement is intended to satisfy the consumer consent requirements of the Electronic Signatures in Global and National Commerce Act (ESIGN).