



3riversfcu.org | 260.490.8328

STUDENT LOAN REFINANCE

Electronic Consent

CONSENT TO USE ELECTRONIC SIGNATURES AND RECORDS

Please read this document carefully. We will print a copy for your reference at your request.

1. DEFINITIONS.

“We,” “us,” “our” and “Three Rivers” means Three Rivers Federal Credit Union, and its successors, and assigns.

“You” and “your” means the person giving this consent.

“Records” means all documents related to the private education loan from Three Rivers, such as your credit application, your loan agreement, consumer disclosures, billing statements, online bill payments and payment authorizations, transaction histories, privacy policies, extension and modification agreements and other servicing documents, and all other communication or information related to the product or service you obtain from us, including any records we are required by law to provide to you in writing during the term of our business relationship with you.

2. SCOPE OF CONSENT. By giving your consent, you agree to conduct your transaction with Three Rivers using your device to receive, view and electronically sign Records. You agree that such electronic signatures will consist of clicking on buttons and/or checking boxes where indicated. You also consent to the use of electronic Records displayed on the computer or electronic device you are using, as well as any Records that we send to you electronically. If you have given us an email address, we may provide Records to you electronically by emailing them to you at that email address, which may include the Records as attachments or as embedded links. Your consent will be effective unless you withdraw it in the manner provided below.

3. HOW TO UPDATE YOUR CONTACT INFORMATION. You agree to provide us with your accurate personal contact information and to promptly notify us of any changes to such information. If you have a working email address, your personal contact information must include that email address. You can update your contact information (including your email address, if applicable) by contacting us at 1-800-825-3641 or studentloans@trfcu.org.

4. OBTAINING PAPER COPIES. At any time and without charge, you may obtain free paper copies of your Records from us by contacting us at 1-800-825-3641 or studentloans@trfcu.org to request that a free paper copy be mailed to you. If you have a working email address, you can also obtain a free paper copy of any Record by choosing to have your Records emailed to you, where you can view and print your Records using your device. The request for a paper copy of a Record will not by itself constitute a withdrawal of your consent to receive Records electronically. We reserve the right, but are not required, to send a paper copy of any Record you authorize us to provide electronically.

5. WITHDRAWING CONSENT. If you do not consent to the use of electronic signatures and Records, you can complete your transaction by visiting a Three Rivers branch office in person to use paper documents that we will provide you. In addition, if you give your consent, but withdraw it before completing your transaction, you will not be able to complete your transaction online. After you have completed your transaction, you may at any time withdraw your consent to receive Records electronically by contacting us at 1-800-825-3641 or studentloans@trfcu.org to update your profile information.

We will not impose any fee if you withdraw your consent to receive Records electronically. If you withdraw your consent to receive Records electronically, such withdrawal will not apply to Records that were furnished to you electronically before the date on which the withdrawal of your consent takes effect.

6. HARDWARE AND SOFTWARE REQUIREMENTS. In order to use electronic signatures and Records you need to have an electronic device that supports the use of Microsoft Internet Explorer 8.0 or higher, Mozilla Firefox current version, Chrome current version, Safari 6.2 or higher, or an equivalent. You also need hardware as necessary to support this software, including, without limitation, an electronic device using a Windows 98, NT, 2000, ME XP, Vista or 7 operating system that supports 128-bit encryption, sufficient storage space to save copies of your Records, a modem with internet access, and a printer if you wish to print paper copies. You will need a program that can view, save and print PDF files (such as Adobe Reader 6.0 or higher). If you choose to have copies of your Records emailed to you, you will also need a working email account to receive, view, sign and print your Records. To verify that you have all of the necessary hardware and software for you to use electronic Records and signatures, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. If we ever change the hardware or software requirements in a way that creates a material risk that you will not be able to access or retain a Record that we previously sent you, we will send you notice of the revised requirements.

By checking the E-Sign Consent box, you agree that:

- You have read this consent,
- You will use electronic signatures and Records to complete your transaction,
- You have the necessary hardware and software to view, save and print copies of Records and to receive Records that we send to you by email, and
- Until or unless you notify us as described above to revoke your consent, you consent applies to every Record that we may send you as part of this transaction.