



## **CONSENT TO CONDUCT BUSINESS ELECTRONICALLY**

### **Signature and Enforceability**

By clicking "I agree" you agree to the terms and conditions provided herein, and agree that your clicking of "I agree" constitutes your valid electronic signature. Any claim or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Iowa.

### **Consent to Conduct Business Electronically**

By clicking "I agree" below, you agree and consent to conduct business electronically with Veridian and to execute any documents or agreements with Veridian using electronic signatures. Business may be conducted electronically via our online application service, our website, email, or by any other electronic means. You also consent to submitting, via electronic means, any documents, agreements, applications or requests. You further consent to receive and access all disclosures, agreements, notices and communications electronically, including but not limited to: Terms and Conditions Disclosures for account and loan products, Electronic Funds Disclosure, Availability Policy, Truth-in-Savings Disclosure, Truth-in-Lending Disclosure, Privacy Policy, and Fee Schedule Disclosure.

You agree that when you apply your electronic signature to this Agreement and other documents or agreements with Veridian, you are bound with the same force and effect as if you had signed your name on paper by hand.

You understand that even though you have provided this consent, Veridian may at its option deliver any documents, notices or other communications to you in paper and may require that certain communications from you be delivered to Veridian in paper. You may obtain paper copies of any agreements or disclosures by contacting Veridian using the information below:

Write to:           Veridian Credit Union  
                          P.O. Box 6000  
                          Waterloo, IA 50704-6000

Phone:             (800) 235-3228

You may also withdraw your consent to do business electronically by providing Veridian with written notice at the address above. Your withdrawal of consent will become effective within three (3) days of Veridian's receipt of your notice. Thereafter, all documents, notices and communications will be provided to you on paper and any applications will need to be submitted to Veridian outside of our online application service.

You agree to keep Veridian updated of any changes to your contact information, including your email address and other electronic contact information. Veridian is only required to communicate with you using the most recent contact information provided. We may require changes to contact information to be in writing.

**Access Requirements**

You represent that you have the ability to access and retain communications electronically. You must have Internet access and an Internet browser that is both TLS 1.2 and 128-bit SSL encryption capable. You must also have an email account capable of receiving communication from us. You agree to print or save all documents, agreements, notices and communications for your records.