



ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Please read this information carefully. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

Introduction:

You are applying for a loan from us. In connection with this loan application, you have the option to receive important information about your application and/or loan electronically and/or via text messaging. Any and all electronic disclosures and communications are collectively referred to as "Electronic Communications." Electronic Communications may include information related to your application for credit, our decisions related to your application, terms and conditions that govern any loan we make to you and all related closing disclosures, and important information that you would otherwise receive from us in person or through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, Credit Insurance Application/Certificate of Insurance and disclosures underwritten by CMFG Life Insurance Company, GAP Waiver Agreement underwritten by CMFG Life Insurance Company and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications.

Consent:

By opening the form online, you (including any co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of Electronic Communications via the internet to the current email address and/or cellular phone number that we have on file for you. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies only to Electronic Communications that we provide to you in connection with your loan below. If you consent to Electronic Communications, we will send you a secured email or text that you will have to enroll into in order to view anything that we send to you. That communication will include instructions on how to access the information.

Withdrawing Consent:

You can elect to withdraw your consent to Electronic Communications at any time and at no charge by contacting us at 240-228-5250. If you withdraw your consent, the legal validity and enforceability of prior Electronic Communications will not be affected. You may also hit STOP to halt text messages.

Hardware and Software Requirements:

To receive Electronic Communications, you will need to ensure that you are able to receive information electronically and retain it. You must have a computer system with an internet web browser and Adobe Acrobat Reader in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or documents emailed to you, and/or have the ability to electronically save and visually display such documents on your computer screen. If you are unsure as to whether you have the necessary components, please contact us by dialing 240-228-5250 before providing your consent.

Copies:

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communications, you may contact us at 240-228-5250. We will send a paper copy at your request at no charge to you.

Updating Contact Information:

You are responsible for ensuring that we have your current email address and/or cellular number for purposes of receiving Electronic Communications. If your email address or cellular number changes, contact us at 240-228-5250 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your email address or cellular number, you agree that we may provide Electronic Communications to you at the email address or cellular number maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the email and/or text to you.

I have read the information about the use of electronic Communications, disclosures, notices, e-mail delivery and/or text delivery, and consent to the use of electronic Communications for the delivery of required information in connection with this loan application. I will be able to view this information using my computer/phone and software. I have an account with an internet service provider, and I am able to send e-mail and/or text and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.