

E-statement and E-Notices Disclosure

By consenting to electronic delivery, you agree that Simplicity Credit Union may provide account statements, notices, disclosures, tax forms, and other records electronically instead of on paper, as permitted by law.

This consent applies to all communications we may provide to you electronically, including but not limited to disclosures, notices, agreements, statements, tax documents, legal communications, and any other information relating to your accounts, products, or services, whether currently available or offered in the future, to the fullest extent permitted by law. Electronic records are considered delivered when they are made available through Online Banking, the mobile app, or another electronic service we make available to you, and notification is sent to the email address you have provided.

Required Records: Records that federal or state law requires us to provide in writing, including but not limited to:

- Periodic account statements
- Change-in-terms notices
- Maturity notices for certificate accounts
- Notices regarding negative information reported to credit bureaus
- Privacy, regulatory, and other legally required notices related to your accounts

Tax Documents: Your consent to receive tax documents electronically applies to all applicable tax forms furnished after your consent is given and remains in effect until withdrawn. If you withdraw consent, it will apply only to tax documents not yet furnished. You may request a paper copy of any tax document at no charge without withdrawing your consent.

Tax-related documents provided electronically (only to the extent permitted by applicable IRS requirements) include but are not limited to:

- IRS Form 1099 (such as 1099 – INT, 1099 -R, 1099 -SA, 1099-Q)
- IRS Forms 1098
- IRS Form 5498 (such as 5498-ESA, 5498-SA)
- Any other tax statements related to your accounts.

Non-required notices and records (Provided as a convenience)

- Courtesy notices
- General account related communications

Your consent applies to the categories of records described in this disclosure. Choosing to receive convenience notices electronically does not affect your right to receive required records in paper form if you request them or withdraw your consent.

Your consent to receive electronic records is voluntary. You are not required to consent to electronic delivery to open or maintain an account with the Simplicity Credit Union. Paper statements and notices remain available to you. You agree that electronic records satisfy any legal requirement that such communications be provided in writing.

Electronic delivery of statements will not affect your rights under Regulation E, including your ability to report errors and receive error resolution information.

Your consent remains in effect until you withdraw it. Withdrawal of consent will be processed within a reasonable period after receipt of your request. You may withdraw your consent by contacting Simplicity Credit Union through one of the methods listed below:

- Online Banking
 - Opt-out Online: Log into your online banking and update your profile settings within electronic notices.
 - Send a secure message requesting to Opt-out
- Phone: **1-844-769-2667**
- In person or by mail to:
Simplicity Credit Union
222 E Upham St
Marshfield, WI 54449

If you withdraw consent, future statements and required notices will be provided in paper form. Tax documents will also be provided on paper form, if required by applicable law. Withdrawal will not affect the legal validity of documents previously provided electronically.

You may request a paper copy of any electronic record at any time. Fees may apply for paper copies of records that are not required to be provided by law. Any applicable fee will be disclosed at the time of your request.

When a statement or notice is available, you will receive an email notification. To view or download your electronic records, you must log in to:

- Online Banking at **www.simplicity.coop**, or
- Simplicity Credit Union mobile app

It is your responsibility to maintain a current and valid email address, mailing address, and phone number to ensure delivery of notifications. You may update your information

through online or mobile banking, by phone at 1-844-769-2667, or by visiting any branch location. If we are unable to deliver a notification, we may take reasonable steps to contact you or provide records in paper form.

To receive, access, and retain electronic records, you must have:

- A computer, tablet, or smartphone with internet access
- Desktop Version: A current web browser is required (Chrome, Edge, Firefox, Safari)
- An active email address
- Software capable of opening PDF documents (such as Adobe Acrobat Reader)
- The ability to download or print electronic records for your files.

If these requirements change in a way that creates a material risk that you will not be able to access electronic records, we will notify you and provide an opportunity to withdraw consent. Before consenting, you must demonstrate your ability to access electronic records in the format used.

By successfully opening the sample document provided during enrollment and entering the validation code, you demonstrate your ability to access electronic records in the format we use.

By checking the box labeled “I have read and agree to the disclosures”, you acknowledge that:

- You have read and understand this E-Statement and E-Notice disclosure
- You meet the hardware and software requirements described above.
- You have demonstrated the ability to access electronic records.
- You consent to receive electronic delivery of statements, required notices, tax documents, and non-required notices
- You understand your consent is voluntary.
- You understand that you may withdraw your consent at any time.
- You understand that you have the right to receive required records in paper form and are not required to consent to electronic delivery.
- You understand that Simplicity reserves the right to provide any record in paper form at our discretion.