Pelican
CREDIT UNION
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E-SIGN CONSENT AND DISCLOSURE

This Electronic Records and Signatures (E-SIGN) Consent and Disclosure ("Disclosure") explains how Pelican Credit Union ("Pelican," "we," "us," or "our") will deliver information to you electronically and obtain your consent to do business with you electronically. It supplements, and does not replace, other agreements and disclosures that apply to your accounts and services.

Who and what this covers – For this Disclosure, "you" and "your" refer to the primary accountholder and all joint account holders. "Account(s)" means any account you have with us and any product or service you obtain from us. "Communications" means any disclosures, notices, agreements, records, statements, documents, or other information we are required by law to provide to you in writing, as well as other information related to your Accounts or services. Examples include: this Disclosure (and updates), account agreements, Truth-in-Savings and fee schedules, Electronic Funds Transfer and card agreements, Truth-in-Lending disclosures, privacy notices, monthly or other periodic statements, change-in-terms notices, tax statements, responses to claims, and other notices we choose to deliver. We may also send service messages and alerts related to your Accounts and services.

Unless we state otherwise at the time of consent, your consent applies to all current and future Accounts and services you have with us, until you withdraw consent as described below. (Certain regulations also allow us to provide specific disclosures electronically even without full E-SIGN consent; where applicable, we will follow those rules.)

How we will deliver electronic Communications – We may deliver Communications by (i) secure message or posting within Online or Mobile Banking (and notifying you that a document is available), (ii) email to your most recent email address on file, and/or (iii) other electronic means you agree to (for example, making a document available on a website you can access). A Communication is considered received when we send it or make it available electronically. We may, at our discretion, also mail paper copies.

Paper copies – You may request a paper copy of any Communication we provided electronically by contacting us using the methods below. We may charge a fee for paper copies when permitted by law and as disclosed in our current fee schedule. Requesting a paper copy will not be treated as a withdrawal of your electronic consent.

Your right to consent (opt-in) and what we must tell you – Before you consent, we will give you a clear, conspicuous statement describing: (1) your right to receive required information in paper form; (2) your right to withdraw consent, and any conditions or consequences of withdrawal (such as receiving paper statements or losing access to certain online-only features); (3) whether your consent applies to a single transaction or to identified categories of records for your relationship with us; (4) how to withdraw consent and how to update your contact information; and (5) how to obtain paper copies after consenting and whether a fee applies.

How you give consent; demonstrating your ability to access records – When you agree to this Disclosure within Online or Mobile Banking (for example, by checking a box or clicking "I Agree"), you consent electronically. You will consent or confirm your consent in a way that reasonably demonstrates you can access the types of electronic records we will provide (for example, by opening a sample PDF or viewing this Disclosure online).

Hardware and software requirements – To receive, access, and retain electronic Communications, you must have:

- A current version of a web browser that supports TLS 1.2+ encryption;
- A device (computer, tablet, or smartphone) with a recent operating system capable of running that browser;
- A connection to the internet;
- A valid, active email address (if you elect email delivery/alerts); and
- Software and hardware to open and retain PDF documents and to print or save electronic records (for example, Adobe® Reader and local/device storage or a printer).

If these requirements change in a way that creates a material risk that you may not be able to access or retain future electronic records, we will tell you the new requirements and remind you of your right to withdraw consent without any fee or other undisclosed consequence, and we may ask you to reconfirm consent in a manner that again demonstrates your ability to access the records.

How to withdraw consent – You may withdraw your consent to electronic delivery at any time by:
- Calling (800) 351-4877 or (225) 408-6100;
- Emailing MyBranch@pelicancu.com;
- Writing to Pelican Credit Union, P.O. Box 40088, Baton Rouge, LA 70835; or
- Visiting any Pelican branch.

There is no fee to withdraw consent. Withdrawal will be effective within a reasonable time after we receive it and will not affect the legal effectiveness of Communications already provided electronically. After withdrawal, we will provide required Communications in paper form, and certain online-only features or services may become unavailable.

Updating your contact information – You must keep your email address, mobile number (if used for notices), and other contact information current. You can update your information within Online or Mobile Banking or by contacting us using the methods above. If electronic delivery repeatedly fails (for example, emails bounce), we may send paper copies and/or ask you to update your information. If you do not cure invalid contact information after notice, we may treat your consent as withdrawn and resume paper delivery going forward.

Records retention – We retain electronic records for the time periods required by applicable law, in a form that can be accurately reproduced for later reference. You should download or print records for your own files.

Limitations – Some documents (for example, service of process or items for which a specific law requires delivery by U.S. mail or in-person) may not be delivered electronically. We reserve the right to provide paper copies of any Communication at any time.