



CONSENT TO ELECTRONIC RECEIPT OF MEMBERSHIP AND ACCOUNT DISCLOSURES

Please read this consent to electronic receipt of new membership and account disclosures carefully. Keep a copy for your records.

Zing Credit Union is required by law to provide to you certain written disclosures. Described below are the terms and conditions for receiving those communications electronically from Zing Credit Union as required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN").

Consent to Electronic Delivery of New Membership and Account Disclosures

You are consenting to receive the following communications electronically: disclosures, agreements, and fee schedules and other communications we provide to you (collectively, the "Communications"). By consenting to electronic delivery, you are agreeing to electronically receive all of the types of Communications that Zing Credit Union is able to provide in an electronic format. The types of documents available electronically are subject to change, and if additional Communications become available in electronic format, you agree to receive those Communications disclosed herein, unless specifically requested. Your consent remains in effect until you give us notice that you are withdrawing it. You also agree that Zing Credit Union does not need to provide you with an additional paper (non-electronic copy of the Communications disclosed herein) unless specifically requested. Your consent covers all Communications, as described above, relating to any product offered by Zing Credit Union, either now or in the future. We may always, in our sole discretion, provide you with any Communication in writing even if you have chosen to receive it electronically. Examples of Communications to be provided in electronic form include, but are not limited to the following:

- Membership and Account Agreement
- Privacy Policy
- Truth in Savings Disclosure
- Staying Safe in a Digital World information sheet

Paper Delivery of Disclosures and Notices

You have the right to receive a paper copy of the Communications sent electronically. To receive a paper copy, please request it in one of the following ways: send an email message with your name and mailing address to members@myzing.com, call us at 877-293-6328 to speak to a representative, or write to Zing Credit Union at 1075 Acoma St. Denver, CO 80204 with your name and mailing address. Be sure to state that you are requesting a copy of the Membership and Account Agreement, Privacy Policy, Truth in Savings Disclosure or Staying Safe in a Digital World information sheet, etc. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to the applicable agreement for any fee that may apply for paper copies.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You can contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive any future Communications electronically.

Requirements to Access and Retain Information

In order to receive and retain electronic Communications, you must provide, at your own expense, an Internet connected device that is compatible with Zing Credit Union's electronic services. Your device must meet

the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures and notices electronically each time you access and use Zing Credit Union's online services. You must also have an active email address. It is your responsibility to provide and maintain current email contact information with us.

To receive and retain electronic Communications from Zing Credit Union, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the internet. Your access to this document verifies that your system/device meets these requirements.
- A current web browser such as Chrome or Firefox.
- You must have software which permits you to receive and access Portable Document Format or 'PDF' files, such as Adobe Acrobat Reader® version 4.0 or higher (available for download at <http://get.adobe.com/reader>). Your access to this document verifies that your system/device has the necessary software to permit you to receive and access PDF files.

To retain a copy of the electronic Communications from Zing Credit Union, your device must have the ability to download and store PDF files.