



CONSENT TO RECEIVE

# ELECTRONIC COMMUNICATIONS DISCLOSURE

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Horizon Credit Union ("Horizon") intends to communicate with you about all your transactions with Horizon electronically, including but not limited to, deposit accounts and loans. By agreeing to this disclosure, you consent to receive all communications related to Horizon Credit Union products and services electronically. Your consent will remain in effect until you give us notice that you are withdrawing your consent. At times, we may still present you with paper disclosures or other communications, also in paper form, at our discretion, that contain important information about your account, and you should continue to review any paper communications that we send to you.

The types of communications may include, but are not limited to, any member agreements or amendments, disclosures, notices, transaction histories, statements related to the maintenance or operation of products and services, privacy policies, and all other information related to the products or services of Horizon, including, but not limited to, information that we are required by law, regulation, or rule to provide to you in writing.

You may withdraw your consent to receive Communications in electronic form by calling Horizon Credit Union at 1-800-852-5316 or by visiting a Horizon Credit Union branch. Any withdrawal of your consent to receive communications will be effective only after we have a reasonable amount of time to process the withdrawal.

There are no fees charged for consenting to electronic communications or related to withdrawing your consent to electronic communication.

You may consent by utilizing the following process: By Opting-in for SMS consent while the agent is on the phone with a member and asking the member if they consent to receiving text messages from Horizon Credit Union.

Additionally, you will receive a confirmation of your consent via a text message that states: "Welcome to texts from Horizon Credit Union! Txt STOP to stop texts. Txt HELP for help".

**Forms of Electronic Communications.** We will provide Communications to you in electronic form by (1) email, (2) SMS text message,\* (3) through one or more websites, or (4) a mobile application.\*

We will accept any form of consent or withdrawal of consent that can be reasonably be interpreted to mean you are consenting to electronic communications or withdrawing your consent.

**\*Message and data rates may apply\***