



Electronic Signature Agreement

If you contract with Founders Federal Credit Union (hereinafter known as "we," "us," "our," and "the Credit Union") electronically or otherwise request documentation or disclosures electronically, you consent and agree that we may provide all disclosures, agreements, contracts, statements, receipts, notices, modifications, amendments, and all other evidence of our transactions with you or on your behalf electronically (collectively referred to as "electronic record(s)"). Your consent applies to all electronic records provided now and, in the future, unless specifically disclosed.

Electronic records will be provided to you electronically through email with the text of the documents embedded in the text of the email message or as an attachment contained within the email, or by posting such documents on our website or online banking service and notifying you that the documents have been posted. You have a right to request and receive a paper copy of any electronic record if that right is provided under applicable law. Call us at 800-845-1614, write to us at 737 Plantation Road, Lancaster, SC 29720, or visit your local Founders Federal Credit Union office, if you would like to receive a paper copy of any electronic record. Paper copies are subject to the fees listed on the Truth-in-Savings Rates and Fees Schedule. You agree to notify us of any email change via secure message through Founders Online, through our website at foundersfcu.com/contact-information or in writing by mailing a letter to the Credit Union at the above address. You may also withdraw your consent and revoke your agreement to receive electronic records by opting out of eStatements and eNotices via Founders Online or by contacting us using the methods described above. Withdrawal of your consent will not affect the legal validity and enforceability of previously provided electronic records.

Hardware and Software Requirements

To access Founders Online services, login to our website at foundersfcu.com or by using the Founders FCU mobile app.

Compatibility Key

<u>Compatibility</u>	<u>Description</u>
Recommended	Provides the ideal experience.
Supported	Supports the general functionality. May have minor behavioral or cosmetic differences.
Limited support	Supports the general functionality. May have behavioral or cosmetic differences. May not address bugs unless they block a task, present security concerns, or compromise data.
Unsupported	Results may be inconsistent or incompatible.

System Requirements

The computer you use must meet the following minimum requirements:

- Microsoft Windows 10 or later or Mac OS X 10.10 or later.
- Available browser updates applied for improved security that provide anti-virus and spyware protection.
- An internet connection with a minimum of 1 Mbps download speed.

Note: Satellite connections often have difficulty supporting Hypertext Transfer Protocol Secure (HTTPS) applications. Since Founders Online is HTTPS-encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.

Browser Requirements

<u>Browser</u>	<u>Windows</u>	<u>Mac OS</u>
Google Chrome	Recommended	Recommended
Mozilla Firefox	Supported	Supported
Microsoft Edge	Supported	Unsupported
Apple Safari	Unsupported	Supported

(Current and previous two major versions)

The operating systems, connection types and camera resolutions compatible with Founders Online which you can download from the App Store (for iOS devices) or Google Play Store (for Android™ devices) are described below.

Requirements:

- ✓ A valid email address and telephone number.
- ✓ Founders App functions best when the GPS or native mapping app (also called Location Services) is enabled.
- ✓ To deposit checks in the Founders App, you must have a mobile device with a rear-facing camera with a resolution of at least 5 megapixels.
- ✓ While users on unsupported OS versions can still access Founders Online using a mobile browser at foundersfcu.com, they will not have access to native app features, such as Mobile Remote Deposit Capture (mRDC) or biometric authentication.
- ✓ Devices that do not have Location Services or native mapping applications do not support office/ATM location functionality.

Android O S Requirements

Version	Compatibility
Android 9.x and later	Supported
Android 8.x	Limited support

Apple iOS App Requirements

Version	Compatibility
iOS 15.x and later	Supported
iOS 14.x	Limited support

WatchOS App Requirements

Version	Compatibility
WatchOS 8.x and later	Supported
WatchOS 7.x	Limited support

Mobile Connectivity Requirements

Connectivity	Compatibility
5G	Supported
4G LTE	Supported
Wi-Fi	Supported

Biometric Requirements

You can use Fingerprint Login, Touch ID, or Face ID to log in to the Founders Online app.

The Fingerprint Login feature is based on the fingerprint API introduced with Android 6.0 Marshmallow. Some Samsung and Nexus phones do not support Android's API, even though they include the hardware on the phone. These devices are not supported by the Fingerprint Login feature.

Fingerprint Login is a free feature currently only available for login authentication on eligible Android devices. To use this feature, you must meet the following operating system, hardware, and release requirements:

- Samsung Galaxy S7 or later
- Google Nexus 7 or later
- Google Pixel first generation or later
- User registration with Fingerprint Login at the device level

Touch ID and Face ID are only available for login authentication on supported Apple iOS devices and require user registration of the feature at the device level.

These are the present minimum requirements that are required to access and use the system, which may change without notice. We make no warranty or representation regarding the access speed that you will have now or in the future, as such is beyond the control of the Credit Union (depending largely on your computer system and internet speed). Minimum system requirements are subject to change without notice as the technology changes.

PDF Reader Requirements

We recommend the most recent version of Adobe Reader available for desktop and mobile devices. If you choose to use a third-party PDF application, we cannot guarantee documents will appear as intended.

Your Ability to Access Disclosures

By completing and submitting your request, you acknowledge that you can access the electronic records in the methods described above.