

Compassionate Care Credit Union (CCCU) Online Account Application Agreement

This Online Account Application Agreement sets forth the terms and conditions under which Compassionate Care Credit Union may, at your instruction, allow you to apply for membership account(s) with Compassionate Care Credit Union. In this Agreement, the words “you,” “your” and “yours” mean those who request and use the Online Account Application within our Online Banking and Mobile Banking services and any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words “we,” “us,” and “our” refer to Compassionate Care Credit Union. The word “account” means any one or more accounts you have with the credit union. By requesting and using the Online Account Opening Application within Online Banking and Mobile Banking service, each of you, jointly and separately, agree to the terms and conditions set forth in this Agreement and any amendments. These terms and conditions affect your rights, and you should read them carefully. By reading and accepting these terms and conditions you are affirming your consent to receive information electronically, that you have the ability to receive and retain electronic communications. You may withdraw your consent to receive information electronically or you may withdraw your consent to the use of electronic signatures in connection with any future transactions at any time. We will not charge you any fees for withdrawing your consent. If you decide that you no longer want to receive information electronically, or you do not want to use electronic signatures in connection with any future transactions with Us, you may withdraw your consent by contacting Us by phone at (920) 926-4980. Compassionate Care Credit Union reserves the right to provide information and notices about this service to you by non-electronic means as well.

USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may require a government-issued photo ID, which may be submitted electronically, presented in person, or verified using other identity verification methods acceptable to the Credit Union

Authorization and Representations

By submitting the application for membership with Compassionate Care Credit Union, you warrant the truth of the information contained in your application for membership and/or in subsequent representations to us. You realize that such information will be relied upon by us in determining your membership eligibility. You understand that false statements may be used against you to demonstrate your intention to use fraud in obtaining an account. Any false information may result in denial of the application. You hereby authorize us, our

employees and agents, to investigate and verify any information provided to us by you. In addition, you authorize any person, association, firm, corporation, or personnel office to furnish information concerning your affairs upon our request, including but not limited to providing credit and employment history information. You understand that if the Social Security Number you give us is incorrect, you may be subject to Internal Revenue Service penalties. Verification of this information will be consistent with the requirements set forth by the USA PATRIOT Act as well as the Fair Credit Reporting Act.

Minor Transaction Account Certification (If Applicable)

In the event that a "Minor Transaction" Account is established, the undersigned acknowledges that the account shall be binding upon any minor as if the minor were of legal age and had made the deposit or opened the account. The undersigned further acknowledges that Compassionate Care Credit Union shall incur no liability arising by or from the minor's use of this account and hereby indemnifies and holds harmless Compassionate Care Credit Union from any and all liabilities related thereto. I/we understand that the statements contained therein are made to members of Compassionate Care Credit Union so as to provide information concerning the establishment of minor transactions accounts.

Electronic Consent and Acceptance of Terms and Conditions

In order to use the Online Account Opening Service, you must consent to receive and accept the terms and conditions of the Online Account Opening Service electronically. By selecting "I Agree" at the end of this disclosure you confirm receipt and acceptance of all Account Terms and Conditions as well as the Online Account Opening Service. By selecting the "I Agree" button, you are signing this Agreement electronically. You agree your electronic signature is the legal equivalent of your manual signature on this Agreement. You further agree that your use of a keypad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide Compassionate Care Credit Union or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Compassionate Care Credit Union. You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Agreement. You further agree that each use of your E-Signature in obtaining a Compassionate Care Credit Union Online Account Opening Service constitutes your agreement to be bound by the terms and conditions of Compassionate Care Credit Union.

You understand that non-consent will terminate your right to use the service. Your non-consent in this manner will not prevent you from re-applying for the service in the future. Instructions on how to contact us are below.

Consent and Notice Regarding Electronic Communications for Compassionate Care Credit Union

1. Electronic Signature Agreement. By selecting "I Agree" you consent to be legally bound by this Agreement's terms and conditions.

2. Consent to Electronic Delivery. You specifically agree to receive and/or obtain any and all Electronic Communications (defined below) related to the Compassionate Care Credit Union Online Account Opening Service via Compassionate Care Credit Union Online Account Opening Service. The term "Electronic Communications" includes, but is not limited to, any and all current and future notices and/or disclosures that various federal and/or state laws or regulations require that we provide to you, as well as such other documents, statements, data, records, and any other communications regarding your Compassionate Care Credit Union Online Account Opening Service relationship with Compassionate Care Credit Union. You acknowledge that, for your records, you are able to use Compassionate Care Credit Union Online Account Opening Service to retain Electronic Communications by printing and/or downloading and saving this Agreement and any other agreements and Electronic Communications, documents, or records that you agree to using your E-Signature. You accept Electronic Communications provided via Compassionate Care Credit Union Online Account Opening Service as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

System Requirements

Electronic Delivery of Disclosures and Notices: In order to access, receive and retain disclosures, agreements, change notices, terms and conditions and any other documents you must provide, at your own expense, an Internet connected device that is compatible with this financial institution's system deployed at the time of access. 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, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the system. Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting "Download". Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in this system. If you do not want to receive the disclosures, agreements, change notices, terms and conditions and any other documents electronically, you should exit this

area of our website. If you do not consent to receiving these documents electronically, you will not be able to open or print these documents via our website. System Requirements to Access Information To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents 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 page verifies that your system/device meets these requirements. An Internet web browser which has modern standard 256-bit SSL encrypted communications. Your access to this page verifies that your browser and encryption software/device meets these requirements. You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader. Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.

Application Process

Once your membership application is submitted, a Compassionate Care Credit Union representative will contact you generally within one business day to continue the application process. The credit union representative may then schedule an appointment for you to visit Compassionate Care Credit Union at your convenience if needed. During your appointment you may be asked to sign documents, present your government issued photo ID (and any other required verifying documentation), and receive important account disclosures. Submission of an application or signing of documents does not mean that you have been accepted as a member or that an account will be opened for you. Membership is only granted after your application has been approved. If any term or condition of any documents subsequently signed by you or which relates to any account or loan that you may have with Compassionate Care Credit Union in the future is different from a term or condition of this application, and the other document will control.

Contacting Compassionate Care Credit Union

You may contact Compassionate Care Credit Union by calling (920) 926-4980, contacting us at our website: <https://www.compassionatecarecu.org> or by writing to us at the following address:

Compassionate Care Credit Union
430 E Division St
PO Box 1474
Fond du Lac, WI 54936-1474

Security

You acknowledge that we will disclose information to third parties about you:

- To enable processing of your Membership Application

- When it is necessary for processing transactions, opening accounts, identity verification, legal requirements, and
- As required by law.

I/We understand that Compassionate Care Credit Union will retain this application and any other credit information received, even if membership is granted or the account is opened. These representations and authorizations extend not only to Compassionate Care Credit Union, but also to any insurer or affiliate of Compassionate Care Credit Union.

Warranty and Limitation of Liability

You understand and agree Compassionate Care Credit Union makes no warranty of any kind, express or implied including any implied warranty of merchantability or fitness for a particular purpose except as otherwise provided in this agreement or as required by law. We do not and cannot warrant that services will operate without errors, or that any or all services will be available and operational at all times, except as specifically provided in this agreement, or otherwise required by law. You understand and expressly agree that use of the online account application service is at Your sole risk, any material and/or data and/or data downloaded or otherwise obtained through the use of the online account application service is downloaded or obtained at Your own discretion and, without limitation, damage to your computer system or loss of data that results from obtaining such material and/or data. You agree to hold harmless Compassionate Care Credit Union, its affiliates, partners, officers, directors, employees, consultants, service providers, and agents from any and all third-party claims, liability, damages and/or costs (including, but not limited to, attorneys fees) arising from Your use of the online account application service, our reliance on the information, instruction, license and/or authorization provided by You under or pursuant to this agreement, Your violation of the terms or Your infringement, or infringement by any other user of Your online account, of any intellectual property or other right of any person or entity.

Compassionate Care Credit Union shall be responsible only for performing the services expressly provided for in this agreement and shall be liable only for its gross negligence in performing those services. Compassionate Care Credit Union shall not be responsible for Your acts or omissions (including without limitation the accuracy of information) or those of any person acting on Your behalf.

In no event shall Compassionate Care Credit Union be liable for any consequential, special, punitive, or indirect loss or damage which You may incur or suffer in connection with this agreement, including without limitation, loss or damage from subsequent wrongful dishonor resulting from Compassionate Care Credit Union's acts or omissions pursuant to this agreement. Without limiting the generality of the forgoing provisions, or the provisions of this agreement, Compassionate Care Credit Union shall be excused from failing to act or from delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war,

emergency conditions or other circumstances beyond Compassionate Care Credit Union's control.

Notwithstanding any other provision set forth herein to the contrary, in the event of default under the terms of this agreement by You, Compassionate Care Credit Union shall have all rights and remedies available at law or in equity.

This Agreement shall be construed in accordance with Wisconsin law and the laws of the United States of America. We and You agree that jurisdiction over, and venue in any legal proceeding arising out of or relating to this Agreement, will exclusively be in the state or federal courts located in Fond du Lac, WI. We and You waive the right to a jury trial in any matter relating to this Agreement.

If any provision of this Agreement is held to be illegal, invalid, or unenforceable under present or future laws, the remaining provisions shall remain in full force and effect. This Agreement shall take effect immediately upon the acceptance.

Unlawful or Prohibited Use

You agree and warrant Compassionate Care Credit Union, that you will not use any Electronic Services for any unlawful purpose, or in any manner not permitted by the terms and conditions of this Agreement. Without limiting the above, you agree and warrant that you will comply with all federal and state laws, rules, and regulations applicable to Electronic Services and you will not engage in any conduct that would violate our, or our Service Providers' rights in the Electronic Services. Unauthorized use of any Electronic Service, including but not limited to unauthorized entry into Compassionate Care Credit Union's systems, misuse of passwords or misuse of any information posted to a site is strictly prohibited and may be subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030 and other applicable laws. Compassionate Care Credit Union or its Service Providers may monitor, track, record, and audit usage of our Electronic Services. You are hereby notified that the use of Electronic Services offered by Compassionate Care Credit Union constitutes consent to such monitoring and auditing.