



10-2026

E-Statement Disclosure Agreement

This disclosure explains how Dynamic Federal Credit Union (DFCU) will provide periodic account statements and related records electronically. Please read it carefully and keep a copy for your records. Electronic delivery is optional.

Your Consent and Its Scope:

By selecting I Agree, you affirmatively consent to receive the following records electronically for each account or membership you enroll in electronic statements through DFCU Digital Banking:

- Periodic statements for share, deposit, loan, and credit accounts, as applicable to the enrolled account.
- Notices, disclosures, inserts, and other communications that DFCU normally includes with, on, or as part of an enrolled periodic statement.

Your consent applies to the enrolled accounts currently available through your Digital Banking profile and to additional accounts you later enroll. It remains effective until you withdraw it or DFCU ends electronic delivery as described below. Your consent does not change any other agreement governing your accounts.

Tax Documents Are Not Included:

This consent does not apply to federal, state, or local tax forms or tax information statements, including Forms 1098, 1099, or 5498. DFCU will provide those records on paper.

How Electronic Records Will Be Delivered:

DFCU will make enrolled statements and related records available through its secure Digital Banking service. DFCU will send an electronic notice when a new statement is available using an email address, in-app notification, or other electronic contact method associated with your Digital Banking profile. The notice will not contain your complete statement as an ordinary email attachment.

Statements are generally available after the end of the applicable statement period and will remain available through Digital Banking for at least 12 months from the date they are posted. You are responsible for opening and reviewing each statement promptly. You should download or print any record you wish to keep longer. Older copies may be available from DFCU upon request and may be subject to a fee disclosed in the current Fee Schedule.

DFCU may provide a record on paper when required by law, when electronic delivery is unavailable, or when DFCU determines that paper delivery is appropriate for security, operational, or member-service reasons.

Paper Copies:

You may request a paper copy of a statement or related record without withdrawing your consent to electronic delivery. Contact DFCU by secure message in Digital Banking, by telephone at 419-586-5522 or 1-844-586-5522, in person, or by mail at 900 East Wayne Street, Celina, Ohio 45822. A paper-copy fee may apply only as disclosed in DFCU's current Fee Schedule.

Withdrawing Your Consent:

You may withdraw your consent at any time by sending DFCU a secure message through Digital Banking, calling 419-586-5522 or 1-844-586-5522, visiting a DFCU office, or mailing a written request to 900 East Wayne Street, Celina, Ohio 45822. There is no fee to withdraw consent.

Your withdrawal will take effect after DFCU has had a reasonable period to process it. A statement already being prepared or delivered may still be provided electronically. After the withdrawal becomes effective, DFCU will resume paper delivery for required records covered by this consent. Any paper-statement fee disclosed in DFCU's current Fee Schedule may then apply. Withdrawing consent does not affect the legal effectiveness of records provided electronically before the withdrawal took effect.

Keeping Your Contact Information Current:

You must keep your email address, mailing address, and other electronic contact information current. You may update available contact information in Digital Banking or contact DFCU using one of the methods listed above. If an electronic notice cannot be delivered or DFCU cannot reasonably contact you electronically, DFCU may suspend electronic delivery and resume paper delivery. Applicable paper-statement fees may apply.

Technical Requirements:

To access, download, save, and print electronic records, you must have:

- An internet-connected computer, smartphone, tablet, or other device.
- An active DFCU Digital Banking account and valid login credentials.
- A current version of a browser supported by DFCU or the current DFCU mobile application.
- Software or device functionality capable of opening PDF files.
- Enough electronic storage to save records or access to a printer if you want paper copies.
- A current email address or other electronic contact method accepted by DFCU for availability notices.

Before you consent, you must open and view the sample PDF presented during enrollment. Doing so demonstrates that you can access records in the electronic format DFCU will use.

Changes to Technical Requirements or This Disclosure:

DFCU may update this disclosure or the technology used to provide electronic records. DFCU will give any notice required by law. If a change to the hardware or software requirements creates a material risk that you will be unable to access or retain future electronic records, DFCU will provide the revised requirements and your right to withdraw consent without a fee or other consequence not previously disclosed. DFCU will obtain a new electronic consent when required by law.

Joint Accounts and Authorized Access:

For a joint account, applicable law may permit DFCU to provide one set of required disclosures to any one account owner. As a result, an electronic-statement election may stop paper statements for all owners of the enrolled account. By consenting, you represent that you are authorized to select the delivery preference for the account shown during enrollment. This consent does not add or remove an owner's account rights or authorize access beyond the access otherwise permitted by DFCU.

When DFCU May End Electronic Delivery:

DFCU may end electronic delivery if your Digital Banking access ends, an enrolled account closes, electronic contact information remains invalid, a security or technical issue prevents reliable delivery, or applicable law or operational requirements call for another delivery method. If required records remain due, DFCU will provide them by a legally permitted method.

Electronic Acceptance:

By selecting I Agree, you confirm that you have read and understand this disclosure; you can access, view, download, and retain records in PDF format using the technical requirements described above; you affirmatively consent to the electronic delivery of the records covered by this disclosure; and you intend your electronic selection to serve as your signature.

If you do not want electronic delivery, select Cancel or otherwise decline the enrollment and continue receiving paper records.