



WELCOME to Georgetown Kraft Credit Union. We are so glad you have joined us.

For your convenience, you may choose to have your account disclosures sent to you electronically. You can have them emailed to you at the email address you provide on your Member Application / Account Card or below or download from our website. The following terms and affirmations indicate your consent to receive and receipt of these disclosures in an electronic format; and your express representation to GKCU that you can access, read, download and/or print the information provided. In this agreement the singular (account owner) includes the plural (account owners).

1. You consent to receive the following disclosures in an electronic format via email or download from our website as indicated herein below: **Welcome Letter, Membership & Account Agreement, Electronic Funds Transfers and agreement, Privacy Policy, Funds Availability, Truth-In-Savings, Personal Information Policy, E-services operations and disclosures, Direct Deposit forms, Courtesy Pay forms, and Accidental Death & Dismemberment information.** In the future, we may deliver to you other notices and disclosures related to any of the foregoing services together with amendments to this agreement and other agreements/disclosures in an electronic format. Other disclosures include, but not limited to: account statements, deposit and loan account disclosures, notices regarding changes in account terms and fees, NSF notices, over-the-limit and other fees/charges, notice of an account being below part value, inactive account/dormancy notices and privacy notices.

2. You may request a paper copy of any disclosure or notice that you have agreed to receive electronically by writing or telephoning us at any of the branch locations (listed below) or by emailing at info@gkcu.org. You may withdraw your consent to receive future electronic disclosures any time by emailing us at info@gkcu.org. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on your request.

1379 N. Fraser Street

**MAIN BRANCH
GEORGETOWN**

SC 29440

843-546-8494

1530 Bourne Street

GEORGETOWN

SC 29440

843-436-6323

103 S. Morgan Avenue

ANDREWS

SC 29510

843-264-3677

488 Nelson Boulevard

KINGSTREE

SC 29556

843-354-2219

49 Jetty Drive

PAWLEYS ISLAND

SC 29585

843-979-1300

By signing below and by accessing the items/disclosures described electronically, you agree to the terms above and consent to receive the above-described disclosures to an email address you agree that GKCU is directed by you to send such disclosures to such addresses; and that such disclosures are deemed received by you upon our sending the email contemporaneously with your opening of any accounts and/or services governed by these disclosures and agreements.

Name

Email

Signature

Member No. / Date

— I acknowledge I have provided the email by which I will receive and review disclosures sent by GKCU; or will download from their website.

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