



AFFINITY E-SIGN DISCLOSURE

Last updated March 27, 2024

Important Information About This Agreement:

You Are Preparing to Receive Required Consumer Disclosures in an Electronic Form. Therefore, This Agreement Serves the Following Two Purposes:

- Obtain your affirmative consent to receive the required consumer disclosures in electronic form and provide you with a clear and conspicuous statement about your rights in regard to receiving electronic consumer disclosures as outlined in the electronic records and signatures in commerce (E-sign) Act, and;
- Present you with the required consumer disclosures for new membership and accounts.

Consent to Receive Electronic Disclosure

This Online Service E-sign Disclosure and Consent ("Disclosure"), Applies to All Communications for Those Products and Services Offered Through Our Online Application.

By Selecting the "I Agree to Accept Account Disclosures Online" Option You Are Affirmatively Consenting to Receive the Required Disclosure in Electronic Form. Additionally, You Are Also Agreeing to Receive Communications Regarding the Status of Your Application Electronically via the Email Address You Provided in the Online Application.

Electronic Communications

The Online Enrollment Application is an electronic internet-based service. Therefore, you understand that this Agreement will be entered into electronically.

- You have the right to have this disclosure provided or made available on paper or in non-electronic form;
- You have the right to withdraw the consent to have the disclosure provided or made available in an electronic form, but this will prevent you from applying for Affinity Membership and new accounts via the Online Enrollment Application;

- The consent to receive electronic consumer disclosures applies to all future required consumer disclosures in connection with applying for Affinity Membership and new accounts via the Online Enrollment Application;
- All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.
- After clicking the “I Agree” button, you may request a paper copy of this consumer disclosure by contacting us at [800.325.0808](tel:800.325.0808);
- You understand that to access and retain this disclosure and to apply for Affinity Membership and new accounts via the Online Enrollment Application, you must have the following: Internet browser that supports 128 bit encryption; Sufficient electronic storage capacity on your computer's hard drive or other data storage unit; An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs; A personal computer; An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via e-mail or by access to our web site using one of the browsers specified above.

Electronic Contact Information

It is your responsibility to provide and maintain a current and accurate e-mail address. In order to keep you informed of changes to this disclosure, we must distribute the new disclosure to you when changes are made. We will distribute the new disclosure to the electronic mail address you provided. If an email is returned as “undeliverable”, we will deliver to a secondary electronic mail address, if we have one on file. You can update your e-mail address by contacting us at [800.325.0808](tel:800.325.0808).