

Electronic Delivery of Disclosures and Notices Consent

Please read this Electronic Delivery of Disclosures and Notices Consent carefully and retain a copy for your records.

This Electronic Delivery of Disclosures and Notices Consent applies to all required initial disclosures and agreements related to the account(s) for which you are applying and will be effective until expressly withdrawn by you.

General Consent; Categories of Records. By agreeing to the terms of this Electronic Delivery of Disclosures and Notices Consent, you are consenting to receive electronically the disclosures, notices, terms and conditions related to the opening of the account(s). The specific applicable documents and disclosures will be provided electronically following your acceptance of this Electronic Delivery of Disclosures and Notices Consent and confirmation of your ability to access the disclosures. Although we reserve the right to provide documents and disclosures in paper format at any time, you agree that we are under no obligation to do so, unless you specifically request it. To request a paper copy of any disclosure, notice or other document, contact us at 866-226-5225. Upon request, paper copies will be mailed to you at no charge.

Hardware and Software Requirements. You also confirm that your computer or electronic device meets the specifications and requirements listed below, and permit you to access and retain the disclosures and notices electronically:

- An internet browser that supports 128-bit encryption, such as Netscape Navigator version 4.7 or above or Internet Explorer version 5.0 or above.
- An email account and email software capable of reading and responding to your email.
- A personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- A printer that is capable of printing from your browser and email software.

Withdrawal of Electronic Acceptance of Disclosures and Notices. You may withdraw your consent to receive electronic communications at any time by providing your name, mailing address, daytime telephone number, and a description of the accounts for which you are withdrawing your consent.

Consent. By checking the box, you consent to the electronic delivery of the disclosures, notices, terms and conditions. You also agree that Thrivent Financial Bank does not need to provide you with a paper copy unless specifically requested by you.