By accessing, and/or downloading, and/or submitting a form on the Kellogg Community Credit Union ("KCCU") website, I understand and agree to the following:

- 1. I may submit various request forms concerning my KCCU accounts using my computer, tablet, or phone. I can initiate account requests from anywhere.
- 2. There may be different submission requirements for different types of requests.
- 3. KCCU will verify my identity by the information I provide on the forms, other verification processes, as well as physical identification verification if I submit a completed form in a KCCU Branch.
- 4. KCCU may collect certain information when I access, download, or submit a form on the KCCU website. This data includes geographic location, identifying mobile device or tablet information or other data used to verify that I am the person who is authorizing these electronic requests.