

## **ESIGN Agreement- Electronic Disclosure and Consent**

PLEASE READ THE FOLLOWING ESIGN AGREEMENT – ELECTRONIC DISCLOSURE AND CONSENT CAREFULLY BEFORE YOU COMPLETE YOUR ACCOUNT OPENING. YOU MAY NOT OPEN YOUR ACCOUNT WITHOUT FIRST ACKNOWLEDGING YOUR ACCEPTANCE OF THIS ESIGN AGREEMENT – ELECTRONIC DISCLOSURE AND CONSENT.

This notice is to provide you with your rights under the Electronic Signatures in Global and National Commerce Act (ESIGN). To the extent allowed by law, you agree that any communication from Advantage Federal Credit Union (AFCU) to you relating to your account(s), including but not limited to, disclosures, notices, statements, agreements, confirmations or other information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication. Your consent for electronic delivery applies to all required disclosures regarding all accounts – including current and future accounts – you have with AFCU.

Your consent to electronic delivery includes, but is not limited to, the following communications and transactions:

- Membership Agreements and Account Opening Disclosures
- Periodic Statements (including both loan and share statements)
- Year-End Tax Information
- Change-in-Terms Notices impacting your account(s)
- Annual Notices; such as Electronic Funds Transfers, Billing Rights, and Privacy Notices
- Share Certificate Maturity Notices
- Any other legal and regulatory disclosures and communications that we are required to provide related to your account(s)

### **Hardware & Software Requirements:**

In order for you to access, view, print or retain electronic communication in connection with your account(s), your computer system must meet the following requirements:

- An active email account (confirmation will be sent to your email address)
- Supported Web browsers include: Internet Explorer, Firefox, Google Chrome and Safari
- Java & Java Script
- Pop-up blocker disabled for our sites (disclosure and inactivity warnings occur via pop-ups)
- Adobe Acrobat reader – for reading documents and saving them, as needed, to your computer system

### **Requesting Paper Disclosures:**

You may request paper copies at any time, free of charge, of any disclosures or other information provided to you by electronic delivery by:

- Writing us at: Advantage Federal Credit Union 1975 Buffalo Road Rochester, NY 14624
- Calling us at: 585.454.5900 or 1.888.454.2328
- Or emailing us at: [customerservice@advantagefcu.org](mailto:customerservice@advantagefcu.org)

By checking “I have read and agree to the ESIGN Agreement,” I request AFCU to electronically delivery for my account(s) all disclosures, notices, statements, agreements, or other information required to be delivered in writing under applicable law. I acknowledge and agree to the terms described above, and warrant that I have and will maintain the hardware and software listed above to be able to receive and retain the described disclosures electronically.

**Withdrawal of Consent; Contact Information:**

You may withdraw consent for electronic delivery of disclosures, but doing so will not affect the legal effectiveness, validity, or enforceability of electronic records that were made available to you prior to the implementation of your withdrawal. To withdraw consent, you must write AFCU at the address above or use a method that may be available to you on our website. If you withdraw consent for electronic delivery, AFCU will provide any future required disclosures to you using U.S. mail. If AFCU determines that an electronic delivery of any disclosure was undeliverable, we may, at our discretion, choose to mail that disclosure to you using U.S. mail. We may, at our option, treat undeliverable disclosures as withdrawal of your consent.

You must inform the credit union whenever your contact information, such as your mailing address, telephone number or email address changes. You may update this information through your on-line banking profile or by stopping at one of our branches.

**Confirmation of Consent and Authorization:**

By checking "I have read and agree to the ESIGN Agreement," I request AFCU to electronically delivery for my account(s) all disclosures, notices, statements, agreements, or other information required to be delivered in writing under applicable law. I acknowledge and agree to the terms described above, and warrant that I have and will maintain the hardware and software listed above to be able to receive and retain the described disclosures electronically.