



PO Box 100070  
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888.493.4328

## **YOUR CONSENT TO DO BUSINESS ELECTRONICALLY (EDISCLOSURE AGREEMENT)**

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically.

Your consent to participate in this transaction electronically will apply to all documents for the applicable account for which you are opening. We may provide electronic document delivery services for the delivery to you of all disclosures, statements, notices, contracts or agreements, receipts, modifications or amendments, and all other documentation regarding your application, membership, accounts, transactions, or other business you have with us (collectively referred to as "documents" or "documentation").

If you agree to receive such documentation electronically, you specifically agree and acknowledge that we may provide the documents electronically either by sending an email with the text of the documents embedded in the text of the email message or as an attachment contained within the email, or by posting such documents on our website or Online Banking service and notifying you that the documents have been so posted. You have a right to request and receive a paper copy of these documents.

### **System Requirements**

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Reader 2020 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

You must have a computer or compatible device that has access to the Internet, and use of a browser that supports SSL and Cookies. Additionally, many of our documents, including periodic statements, will be sent to you in a PDF format, and to open, read, and print these documents, you will need Adobe Acrobat Reader. Adobe Acrobat Reader may be available for download for free via the Internet. Minimum system requirements are subject to change without notice as the technology changes. By participating in this transaction electronically, you are asserting that your system meets these requirements and that you are capable of, and are indeed receiving, viewing, and retaining the documents involved. If you discover that you are not receiving such documents, you must contact us immediately. We will not be liable for any failure to deliver the documents if you do not notify us of such failure, or if the failure is due to your computer hardware, software, or other equipment, or due to other circumstances beyond our control.

If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

### **System Disruptions**

You understand and agree that such electronic services may occasionally be unavailable for short periods of time due to system maintenance or other reasons. We will not be liable for any delay that this may cause and you are ultimately responsible for conducting your transactions in a timely manner with regard to your banking and bill-paying needs. In the unlikely event that our electronic services become unavailable for a prolonged period of time, you understand and agree that you still have access to the Credit Union and your account(s) in the traditional manner (i.e., in person, by mail, telephone, or check-writing), and we will not be liable to you if you fail to use these means to conduct your business with us.

### **Security Safeguards**

Even if you enroll in Online Banking or Bill Pay or our electronic document delivery service, we may from time to time require certain transactions to be made in-person or we may require verification or authentication of your identity for security purposes before a transaction or other business with us may be initiated, processed, or completed. You agree and understand that this is for the protection of you and us and is intended to safeguard your personal information and all funds held in or by the Credit Union, and to help prevent Identity Theft and bank fraud. You agree that we will not be liable for any delay in, or prevention of, any transaction or business conducted by you due to these security measures.

### **Your Consent**

Your consent to participate in this transaction electronically will apply to all Documents for the applicable account(s) for which You are applying. If You provide Your consent by checking the box for eDisclosures, We will conduct this transaction electronically, instead of providing You with the Documents in paper form.

If a document related to Your account(s) is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Documents will be mailed to You.

If You do not consent to receive these Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Documents for which You did not consent to receive electronically.

You may also withdraw consent by notifying Us at: Phone: 888.493.4328, or by Address: 6705 Sugarloaf Pkwy, Duluth, GA 30097.

### **Obtaining Paper Copies**

After Your consent is given, You may request from Us paper copies of Your Documents. Please send this request to Us at: Phone: 888.493.4328, or by Address: 6705 Sugarloaf Pkwy, Duluth, GA 30097.

If You request paper copies of the Documents, you will not be required to pay a fee for receiving paper copies of the Documents.

### **How We Can Reach You**

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at: Phone: 888.493.4328, or by Address: 6705 Sugarloaf Pkwy, Duluth, GA 30097

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please check the box for eDisclosures to consent to do business electronically and to view Documents electronically.