

## Electronic Delivery Terms

By clicking "I Accept" below, you agree to accept delivery of your deposit account documents electronically by FinancialEdge Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account documents:

### Deposit Account Documents.

Your electronically delivered deposit account documents will include:

Deposit Account Documents		
<b>Account Opening Documents</b>	<ul style="list-style-type: none"><li>Account Card</li><li>Membership &amp; Account Agreement</li><li>Funds Availability Policy</li></ul>	<ul style="list-style-type: none"><li>Electronic Funds Transfer Agreement</li><li>Privacy Policy</li><li>Rate and Fee/Truth-in-Savings Disclosures</li></ul>
<b>Subsequent Documents</b>	<ul style="list-style-type: none"><li>eStatements</li><li>Change in Terms Notices</li><li>Annual Privacy Policy Notices</li></ul>	<ul style="list-style-type: none"><li>Account and Transaction Alerts</li><li>Future Service Enrollments, Communications and Notices</li></ul>

### Accessing & Signing Documents.

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

### Accessing Paper Copies.

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

### Your Right to Cancel.

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting Member Services at 989-892-6088, option 5, by e-mailing us at [info@financialedgeccu.org](mailto:info@financialedgeccu.org) or writing to us at PO Box 446, Bay City, MI 48707. Please allow a reasonable period of time to process your request.

### Fees/Restrictions.

There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

### Your System Requirements.

You will need computer access, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. The following are the hardware and software requirements necessary for you to access, receive and retain electronically delivered documents:

<b>Operating Systems</b>	Windows Vista®; Windows 7-10, Mac OS® X, Linux and Android or Apple iOS (for mobile devices).
<b>Browsers</b>	For personal security purposes, we strongly encourage that users insure their Web browsers are updated to the most current release version. Internet Explorer® 10.0 or above (Windows); Microsoft Edge 25.0 or above (Windows); Mozilla Firefox 38.0 or above; Chrome 48.0 or above; Safari™ 8.0 or above (Mac).
<b>PDF Reader</b>	Acrobat® or similar software may be required to view and print PDF files

We will notify you whenever we change or revise these requirements.

### Your Responsibilities.

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

### Contacting Us.

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may call us at 989-892-6088, option 5, write to us at PO Box 446, Bay City, MI 48707, or email us at [info@financialedgeccu.org](mailto:info@financialedgeccu.org).

***I consent to accept delivery of account documents electronically by FinancialEdge Credit Union and to the terms and conditions of the documents listed above.***

<<Consent Button>>