

## **ONLINE SERVICE E-SIGN DISCLOSURE AND CONSENT**

Please review this document carefully and print a copy for your reference. You can also access an online copy at any time by navigating to our "Disclosures" web page at <https://www.southbridgecu.com/disclosures/>.

This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

### **Scope of Communications to Be Provided in Electronic Form**

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through this Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.

### **Method of Providing Communications to You in Electronic Form**

All communications that we provide to you in electronic form will be provided either (1) via e-mail, or (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available.

### **How to Withdraw Consent**

You may withdraw your consent to receive communications in electronic form by contacting us at [DepositOperations@sbgecu.org](mailto:DepositOperations@sbgecu.org). No fees will be imposed to process the withdrawal of your consent to receive electronic communications however your access and use of this Online Service will be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

### **How to Update Your Records**

It is your responsibility to provide and maintain a current email address. You can update information (such as your email address) by clicking on the "Manage My Settings" link on your Account Homepage and then clicking on the arrow to the left of "Change Email Address."

### **Hardware and Software Requirements**

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An email account with an Internet service provider and email software in order to participate in our electronic communications programs.
- A personal computer or tablet.
- A browser, operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our web.

### **Requesting Paper Copies**

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, please submit your request to [DepositOperations@sbgecu.org](mailto:DepositOperations@sbgecu.org). No fees will be imposed to provide you with a paper copy of any communication however your access and use of this Online Service will be terminated. Paper copies will be provided within a reasonable period of time after your request is made.

### **Communications in Writing**

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

### **Consent**

By selecting "Yes, I consent to E-Communication," you consent to receive all communications regarding products and services that are offered through this online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.