

## Electronic Communications Disclosure

Please read this Electronic Communications E-Sign Disclosure ("Disclosure") and retain a copy for future reference. This Disclosure applies to all your accounts, products and services with the Polish & Slavic Federal Credit Union ("PSFCU"). In this Disclosure, the following definitions apply:

- The words "**you**" and "**your**" mean you, the individual(s) or entity identified on your Account(s);
- "**Communication**" means any member agreements or amendments thereto, disclosures, notices, responses to claims,
- transaction history, privacy policies and all other information related to the product or service, including but not limited
- to information that we are required by law to provide to you in writing.
- "**Online Service**" means PSFCU Online Banking.

### I. 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 will provide you with any communications in electronic format, and that we will 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:

- This electronic disclosure and any updates
- All legal and regulatory disclosures and other communications associated with the product or service available through
- the Online Service for your Account
- All legal notices, disclosures about change in terms and other communications associated with your Account.
- Periodic account statements.
- Certain tax statements or notices, that we are legally required to provide to you, such as the annual IRS statements.
- Privacy policies and notices.
- Election notices and ballots.

### II. Method of Providing Communications to You in Electronic Form

Your consent will apply to all information we send to you, or disclose or communicate to you online. You agree that such information may be communicated to you by posting notices, disclosures, statements, and other communications on our website, online banking or any other electronic system used to open accounts, apply for loan or other, or by sending such information to you by email, including attachments or embedded links. Your consent also permits us to obtain your electronic signature if you choose to sign certain communications, such as account agreements or authorizations for stop payment, recurring electronic funds transfers and any other. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the communications on paper with an ink signature.

### III. Consent

By selecting "Continue" or "Kontynuuj" you consent to receive all communications that we are legally required to provide to you and other communications regarding products and services. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

### IV. How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by sending us an email to [kontakt@psfcu.net](mailto:kontakt@psfcu.net), by calling us at our toll free number 1.855.PSFCU.4U (1.855.773.2848) or in person. No fees will be imposed to process the withdrawal of your consent.

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. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.

### V. How to Update Your Records

We will send you notification of the availability of the disclosures to the email address we have on record for your account. It is your responsibility to provide and maintain a current e-mail address. You can update your records such as your email address

in Settings and contact Information accessible in your Online Banking profile, by email to [contact@psfcu.net](mailto:contact@psfcu.net) or by calling our toll free number 1.855.PSFCU.4U (1.855.773.2848). You can also update your records in one of our branches or by writing to us at: Polish & Slavic FCU, P.O. Box 10425, 9 Law Dr., Fairfield, NJ 07004.

## **VI. Hardware and Software Requirements**

In order to access, view, and retain electronic Communications that we make available to you, you must have an Intel based computer with Pentium processor or equivalent running Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP with 64MB of Memory or MAC PC with a PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or MAC OS X with 64 MB of RAM. Both options require Internet access with an email address with the capability of receiving downloads of up to 5MB. You will also need to install Adobe Reader 5.0 or higher ([www.adobe.com/reader](http://www.adobe.com/reader)). We will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account.

## **VII. System Access**

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. Polish & Slavic Federal Credit Union will make every reasonable effort to ensure optimum availability of this system. However, Polish & Slavic Federal Credit Union is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

## **VIII. 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 by email to [contact@psfcu.net](mailto:contact@psfcu.net), call our toll-free number 1.855.PSFCU.4U (1.855.773.2848) or mail us a letter to Polish & Slavic FCU, P.O. Box 10425, Fairfield, NJ 07004. You can also submit your request through "Contact PSFCU" section accessible from Online Banking.

## **IX. Types of Documentation You will Receive in Paper**

This electronic communication consent does not apply to:

- Any notice of default, acceleration, repossession, foreclosure or the right to cure or reinstate or redeem under a credit
- agreement secured by your primary residence;
- Any transactions subject to Article 9 of the Uniform Commercial Code
- Any other communications that Polish & Slavic FCU determines, in its sole discretion that you should receive in paper
- rather than in electronic form.

## **X. 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.