

## **ELECTRONIC COMMUNICATION CONSENT for NEW MEMBERSHIP APPLICANTS; INCLUDES OPTING IN TO eSTATEMENTS and eNOTICES**

### **Online Service Electronic Signatures in Global and National Commerce (E-SIGN) Act Disclosure and Consent**

Please review this document carefully and save or print a copy for your reference; you can also request a paper copy as described further below.

This Online Service E-SIGN Act Disclosure and Consent ("Consent") applies to all communications related to those products and services offered through Sunward Federal Credit Union's online application platforms.

The words "we" "us", and "our" refer to Sunward Federal Credit Union and the words "you" and "your" mean you, the individual identified on the Account(s). As used in this Consent, "Account(s)" means the account(s) you have with us, including share accounts, loans, and credit card accounts.

"Communication" means any customer agreements or amendments, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

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

When you apply for or use a product or service to which this Consent applies, you agree that we may provide you with any Communications in electronic form, 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, the following:

- All legal and regulatory disclosures and communications associated with the Account(s) and the products or services available through this online application platform.
- Notices or disclosures about a change in the terms of your Account(s).
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or such other communication as we may include from time to time as part of the enrollment in our paperless eStatements program.

(Please note that our eNotices program addresses the first several bullets by allowing for the provision of all legal and regulatory disclosures, including notices about any changes in terms and our privacy policy, in electronic form.)

### **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 this online application platform; (2) via e-mail; (3) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available (such websites include our website and our online banking website); and/or (4) by requesting that you download a PDF file containing the Communication.

### **How to Withdraw Consent**

You may withdraw your consent to receive Communications in electronic form several different ways:

- 1) By speaking with a representative at a branch.
- 2) By calling us at 505.293.0500 or 1.800.947.5328.
- 3) By writing to us at Sunward Federal Credit Union, P.O. Box 23040, Albuquerque, NM 87192-1040.

- 4) By logging in to your account via our online banking website and opting out of/deactivating eStatements (that is, electing to begin receiving paper statements) and/or opting out of/deactivating eNotices (that is, electing to begin receiving required notices, including change-in-terms notices and privacy policies, in paper).

No fees will be imposed to process the withdrawal of your consent to receive electronic Communications. 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 Designated E-Mail Address**

It is your responsibility to provide and maintain a current e-mail address.

- For Communications related to applications submitted via this online application platform: You can update your e-mail address through the "My Account Homepage" screen by clicking on the "Manage my Settings" link and then selecting "Change E-Mail Address."
- For Communications consisting of account statements (the eStatements program) and required notices (the eNotices program): You can update your email via our online banking website.

### **Hardware and Software Requirements**

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

- A personal computer or other device that allows you to access the internet
- An internet browser that supports at least 128-bit encryption.
- An 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 e-mail or by access to our web site using a browser as specified above.
- Sufficient electronic storage capacity on your device or other data storage unit.
- An e-mail account and e-mail software in order to participate in our electronic communications programs.

In addition, viewing account opening disclosures and statements may require installing Adobe Reader®. You can download the Adobe Reader application at <http://get.adobe.com/reader>.

### **Requesting Paper Copies**

We will not send you a paper copy of any Communication unless: 1) you request it, either (a) with respect to a specific Communication that has already been provided, or (b) by opting out of certain electronic communications, you request that we send you all such future communications in paper (see "How to Withdraw Consent," above); or 2) 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 contact call us at 505.293.0500 or 1.800.947.5328 or write to us at Sunward Federal Credit Union, PO Box 23040, Albuquerque, NM 87192-1040.

### **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 Consent and any other Communication that is important to you.

**Providing Consent**

By selecting "I have read, understand, and agree to the Electronic Communications Consent" on the Disclosures page, you consent to receive electronically all Communications regarding your Account(s) and the products and services that are offered through our online service. You further agree that your computer or other access device 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.