

## **CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS AND DISCLOSURES**

**Please read this information carefully, print it and retain a copy for your reference.**

YOU ARE AGREEING TO RECEIVE COMMUNICATIONS AND DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING PURPOSE:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE COMMUNICATIONS AND DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT, AND;
- CONFIRM YOUR UNDERSTANDING OF CONSENT TO RECEIVE ELECTRONIC DISCLOSURES APPLIES TO ALL FUTURE REQUIRED DISCLOSURES IN CONNECTION WITH THE USE OF A PRODUCT OR SERVICE TO WHICH THIS CONSENT APPLIES, AND;
- PRESENT YOU WITH THE REQUIRED DISCLOSURES THROUGH THE USE OF MEMBERS 1st ONLINE SERVICES.

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### **Scope of Communications and Disclosures to You in Electronic Form**

When you accept and use a product or service, you agree we may provide you with any communications to you in electronic format, to the extent allowed by law, and 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 disclosures includes but is not limited to:

- All legal and regulatory disclosures and communications associated with the account(s) or the product or service available for your account(s).
- Notices and disclosures about a change in terms of your account(s) or associated payment features and response to claims.
- Privacy policies and notices.

To access your electronic disclosures log into Members 1st Online and click on the 'Services' Menu, then 'Other Services', then click on the 'Disclosures' icon.

### **Email Address and Contact Information**

In order to keep you informed of changes to this disclosure and other related service disclosures, we will present the opportunity to review and save new or modified disclosures to you upon logging into the Members 1st Online service, or via Members 1st Online secure messaging services. A notification of change may also be provided via email to your primary email address of record as registered with Members 1st FCU. In order to ensure timely notification of modifications, you are required to update your primary email address and mobile device number for optional SMS text messages in a timely manner. You can update your electronic contact information by using the 'Member Profile' function within Members 1st Online Services, contacting Customer Service at (800) 237-7288, or visiting any Members 1st branch.

**You have the option to have communications and disclosures provided to you in paper format.**

### **Withdrawing Consent**

You may withdraw your consent to receive communications and disclosures in electronic form by visiting any Members 1st branch, by contacting Customer Service at (800) 237-7288, by sending an email to [info@members1st.org](mailto:info@members1st.org), or by stating your intent to withdraw in writing and sending your request to Members 1st FCU, PO Box 8893, Camp Hill, PA 17001.

You have the right to withdraw consent to have disclosures provided or made available in an electronic form, but understand doing so will result in the termination of your use of Members 1st Online Services.

### **Requesting Paper Copies**

You may request a paper copy of any electronic disclosure by contacting Customer Service at (800) 237-7288, by sending an email to [info@members1st.org](mailto:info@members1st.org), or by visiting any Members 1st branch location. You may also write to: Members 1st FCU, PO Box 8894, Camp Hill, PA 17001. Paper copies may be subject to fees as set forth in Members 1st [Account Terms and Fees](#).

### **Hardware & Software Requirements**

To access, view and retain electronic documents we make available to you, you must have a computer equipped with compatible hardware and software. Please click the link to review [technical requirements](#). You must also have access to a printer and/or sufficient storage capacity to print, or download and save personal copies of your electronic documents.

### **Consent**

By selecting "Yes" you give your affirmative consent for Members 1st to provide electronic communications and disclosures to you as described within this document.

## **ELECTRONIC STATEMENTS (eStatements) & NOTICES (eNotices) DISCLOSURE and CONSENT AGREEMENT**

**Please read this information carefully, print it and retain a copy for your reference.**

### **Consent to Receive Statements and Notices Electronically**

By accepting this "ELECTRONIC STATEMENTS (eStatements) & NOTICES (eNotices) DISCLOSURE and CONSENT AGREEMENT" you consent and agree that Members 1st Federal Credit Union may provide electronic delivery of account statements (eStatements), and notices and tax documents (eNotices) in lieu of paper form for your Members 1st account(s).

### **Method of Providing Statements and Notices Electronically**

You understand account statements and notices we provide to you in electronic form will be either:

- Via e-mail; or
- By access to a secure website we designate within an email message we send to you at the time the information is available; or
- By access to a secure web service we designate in advance for such purpose.

Notices are generated every business day, while account statements are generated on a monthly or quarterly cycle. When your statements or notices are made available you will receive an email message to notify you of availability. To access your statement and notice documents log into Members 1st Online and click on the 'eDocuments' icon on the 'View Accounts' page. Additional information in support of this service can be found on the [eDocuments](#) page of our website.

Please note you must have access to a printer and/or sufficient storage capacity to print, or download and save personal copies of your electronic documents.

### **Email Address and Contact Information**

You understand your responsibility to maintain a valid, active email address and ensure all other contact information is kept current on your account(s). You can update your contact information by using the 'Member Profile' function within Members 1st Online, or by notifying Members 1st by visiting any branch location, or by calling (800) 237-7288.

Members 1st is not liable for any third party-incurred fees, legal liability, or any other issues or liabilities arising from eStatements/eNotices or notifications sent to an invalid or inactive email address, or postal address you have provided.

**You have the option to have account statements and notices provided to you in paper format.**

### **Withdrawing Consent to Receive Electronic Statements and Notices**

Your right to receive electronic account statements and notices is voluntary and may be withdrawn at any time. You may withdraw your consent by visiting any Members 1st branch, by contacting Customer Service at (800) 237-7288, by sending an email to [info@members1st.org](mailto:info@members1st.org), or by stating your intent to withdraw in writing and sending your request to Members 1st FCU, PO Box 8893, Camp Hill, PA 17001.

Your request to withdraw consent will become effective no later than fifteen (15) calendar days after receipt and confirmation by Members 1st. Upon withdrawing consent you understand you will no longer have access to your electronic account statement and notice documents; and you will receive account statements and notices in paper form via postal mail service; and you are subject to any fee related to statements or notices as may be set forth in Members 1st [Account Terms and Fees](#).

## **Paper Copies of Account Statements and Notices**

You may request a paper copy of any statement or notice by contacting Customer Service at (800) 237-7288, by sending an email to [info@members1st.org](mailto:info@members1st.org), or by visiting any Members 1st branch location. You may also write to: Members 1st FCU, PO Box 8893, Camp Hill, PA 17001. Paper copies may be subject to fees as set forth in Members 1st [Account Terms and Fees](#).

## **Hardware & Software Requirements**

To access, view and retain electronic account statements or notices we make available to you, you must have a valid email address and computer equipped with compatible hardware and software. Please click the link to review [technical requirements](#). You must have access to a printer and/or sufficient storage capacity to print, or download and save personal copies of your electronic documents.

## **Consent**

By selecting "Yes" you give your affirmative consent for Members 1st to provide electronic account statements and notices to you as described within this document.

rev. date: 05/18/2015