



E-Sign Disclosure and Consent to use Electronic Records and Signatures

This disclosure documents your consent to conduct transactions electronically and to electronically receive eDocuments which includes disclosures, statements, account documents, and select notices relative to your accounts. This disclosure also describes your rights relative to conducting transactions electronically and to electronically receive disclosures, statements, account documents, and select notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to your accounts.

You understand, prior to consenting, that:

1. Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open an account through other methods that we permit, such as in person.
2. Your consent applies to disclosures, account documents and notices regarding your accounts, including your periodic account statements;
3. In order to receive electronic statements, the Online Banking service must be established for your accounts;
4. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
5. Even after consent, if you want to receive a paper copy of the documents in addition to the electronic documents you can obtain one by calling or writing us at the number or address listed below. Note we may charge you a reasonable service charge for the delivery of paper statement or other documents. Refer to Fee Schedule.
6. By consenting to conduct transactions and receive disclosures, statements, account documents, and notices electronically you agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information. It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to this Disclosure and our Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) through Online Banking or by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures, statements, account documents or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing. All communications and disclosures and account documents that we provide you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, (3) through Online Banking.

You have the right to withdraw your consent at any time by calling or writing us at the number or

address listed below. We may treat your provision of an invalid email address or the malfunction of a previously valid email address as a withdrawal of your consent to receive eDocuments. We will not impose any fee to process the withdrawal of your consent to receive eDocuments. Note we may charge you a reasonable service charge for the delivery of paper statements or other documents. Refer to Fee Schedule.

In order to access, view, print and retain electronic communications in connection with your account, your computer system must meet the following requirements:

- An active email account
- A supported web browser such as: Internet Explorer, Firefox, Chrome, or Safari.
- Java & Java Script enabled
- Pop-up blockers disabled, or disabled for our sites
- A printer or other device capable of printing and/or retaining Internet based data
- Adobe Acrobat reader – For reading disclosures and account documents and saving them to your PC as needed.

You may contact us by calling or writing:

Achieve Financial Credit Union
P.O. Box 7030
Berlin, CT 06037

888.242.2600