

Electronic Disclosures Agreement

By acknowledging this Electronic Disclosures Agreement (“Agreement”), I hereby consent to receive all disclosures and/or documents (“disclosures”) required by law and by the Armco Credit Union (“Credit Union”) via email or other electronic form.

This Agreement provides important information required by the Electronic Signatures In Global and National Commerce Act (“E-SIGN Act”) and applies to your consent to and your request for the electronic delivery of all Communications for and relating to your membership and the accounts, products and services offered and/or accessible through Armco Credit Union’s Electronic Services, including but not limited to Online Banking, Bill Pay, the e-Statement Service, Loan Application and the Remote Deposit Capture Service, as well as access to those online services via our Mobile Banking Application (“Mobile App”). I have the right to receive the Disclosures on paper, including a paper copy of Disclosures previously provided to me electronically. I maintain the right to withdraw my consent, by giving written or email notification to the Credit Union at any time, to have the Disclosures provide or made available in an electronic form.

My withdrawal of consent shall be effective as soon as practical, and no less than ten (10) days after receipt of the withdrawal request by the Credit Union. If the Credit Union has a product for which I obtain a benefit by receiving electronic Disclosures, there may be a fee associated if I subsequently request paper Disclosures. Unless I participate in such a product, there would normally be no fees associate with requesting or receiving Disclosures in a paper format. Upon receipt of the initial address confirmation email, I will confirm that I can access information in the electronic format provided. I understand that I must update information needed to contact me electronically as soon as possible to the Credit Union by verbal, written or email notification. The Credit Union may require verification of my identity if I request any changes.

Required hardware and software

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|---|---|
| Operating Systems: | Supported Windows or Mac operating system |
| PDF or Other Acceptable Format Software | Supported Adobe®Reader® |
| Browsers (for SENDERS): | Supported Internet browser |
| Browsers (for SIGNERS): | Supported Internet browser |
| Email: | Access to a valid email account |
| Screen Resolution: | 800 x 600 minimum |
| Enabled Security Settings: | <ul style="list-style-type: none">• Allow per session cookies• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection |

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

If a change in the requirements needed to access electronic Disclosures creates a material risk that I will not be able to access subsequent electronic Disclosures, the Credit Union will provide me with the revised requirements. If I am unable to retain the documents, I will contact the Credit Union for guidance. If the Credit Union fails to notify me of changes in the requirements needed to access the electronic Disclosures, this may, if I choose, be treated as a withdrawal of consent for purposes of this paragraph.

Withdrawal of my consent shall not affect the legal effectiveness, validity, or enforceability of electronic Disclosures provided or made available to me prior to implementation of my withdrawal of consent. This Agreement shall remain in full force and effect until withdrawn or canceled by me by one of the manners set forth above.

I confirm that variations of my name that I enter in the Adobe e-Sign System, or any other electronic system offered by the Credit Union, outside of what is recommended to me by the Armco Credit Union, such as, but not limited to – i.e. John Anthony Doe, Johnny Doe, John A. Doe, or any other name, are merely variations of my name and do not change my intent to enter into the terms of the signed agreement with the Armco Credit Union.