

## 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 NCFCU ONLINE SERVICES.
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### Scope of Communications and Disclosures to You 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, go to [www.NCFCUonline.org](http://www.NCFCUonline.org) under the "About Us" tab and click on Forms & Disclosures.

### 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 via NCFCU Online secure messaging services. A notification of change may also be provided via email to your primary email address of record as registered with NCFCU. 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 "Profile" function within NCFCU Online Services, contacting Member Service at (800) 716-2328, or visiting any NCFCU 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 NCFCU branch, by contacting Member Service at (800) 716-2328, by sending an email through the message center, or by stating your intent to withdraw in writing and sending your request to NCFCU, PO Box 658, New Cumberland, PA 17070.

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 NCFCU Online Services.

**Requesting Paper Copies**

You may request a paper copy of any electronic disclosure by contacting Member Service at (800) 716-2328, by sending an email to [compliance@ncfcuonline.org](mailto:compliance@ncfcuonline.org), or by visiting any NCFCU branch location. You may also write to: NCFCU, PO Box 658, New Cumberland, PA 17070. Paper copies may be subject to fees as set forth in NCFCU Account Terms and Fees.

**Hardware & Software 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 NCFCU to provide electronic communication and disclosures to you as described within this document.