

E-SIGN DISCLOSURE AND CONSENT AGREEMENT

In establishing a relationship with us, New Cumberland FCU wants to ensure you have all necessary information to manage your account and products. This disclosure contains important information that you are entitled to receive before you consent to receive electronic disclosures about New Cumberland FCU's products and services and to access New Cumberland FCU's products and services electronically. Described below are the terms and conditions of the Electronic disclosure and consent agreement. Please read this document carefully and print or save a copy for your reference.

We are required to provide disclosures, notices, receipts, statements, and other communications to you related to New Cumberland FCU's products and services that you may access via our mobile and online banking platforms, and you have the right to receive this information on paper. New Cumberland FCU is only permitted to provide information to you electronically and have you execute items in the same manner provided that we obtain your consent to receive electronic documents and conduct transactions electronically.

Agreement to receive Communications in electronic form - By agreeing to this Disclosure, you consent to receive all Communications related to New Cumberland FCU products and services electronically or digitally. Your consent remains in effect until you give us notice that you are withdrawing it. At our discretion, New Cumberland FCU may provide you with paper disclosures or other Communications that contain important information about your account. It is paramount that you still review any communications we deliver to you via mail.

Communications" means any disclosure, agreement, fee schedule, statement, record, notice, document, and other information delivered to you, or that you sign, submit, or agree to at our request.

Access to your Disclosures and requesting paper copies - If we provide Electronic Records to you, and you want a paper copy, you may contact us through the means above to make that request. You will find the appropriate contact information in the account statement or agreement for the Wells Fargo Product related to the Electronic Record. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law.

Withdrawing consent - You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of your access to our electronic services, including online banking, and your ability to use certain New Cumberland FCU products. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

To withdraw your consent:

- you may visit any New Cumberland FCU 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 New Cumberland FCU, PO Box 658, New Cumberland, PA 17070.

Hardware and software requirements - To receive all Communications electronically related to our products and services, you must have one or more of the following:

- a current version of a web browser,
- a connection to the internet and sufficient storage space,
- a printer, if you wish to print your disclosures and retain your records,
- an active email address,
- Software that allows you to view files in the Portable Document Format (PDF),
- an internet access device, such as a smartphone, tablet, computer desktop, or laptop, with an operating system

Updating your records - You agree that it is your responsibility to provide us with your valid email address and other contact information related to your New Cumberland FCU accounts. You must promptly update us with any changes to this information. You can update your information through online banking services, or by contacting us via email to ncfcu@ncfcuonline.org or via phone at 717-774-7706.

Termination/Changes - We may discontinue the provision of communications or terminate or change the terms and conditions under which we provide communications. We will provide you with notice of any such termination or change as required by law.

By providing your consent, you are confirming that you have the hardware and software necessary to receive Communications electronically, and that you have a valid email address. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, and delegates identified in respect of your New Cumberland FCU products and services.

PRIVACY POLICY

Do you agree to receive the privacy policy at a later, legally permissible point in the online account opening process? Your privacy policy will be incorporated within the Member Agreement that you must consent to before we are able to open your account.