## Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of clients, "Municipal Credit Union" or "MCU" whom are sending electronic documents, notices, disclosures or requesting electronic signatures to you.

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

## **Scope of Consent**

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the MCU. You may at any point withdraw your consent by following the procedures described below. Use of the Service requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar.

## Requesting paper copies, withdrawing consent, and updating contact information

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may close this web browser and request paper copies at no cost, by telephoning our Contact Center as (212) 693-4900, writing us at Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, Attn: Home Banking Department or e-mail us at <a href="mailto:ebranch@nymcu.org">ebranch@nymcu.org</a>.

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify Municipal Credit Union by telephoning the Contact Center at (212) 693-4900; in writing at Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, Attn: Home Banking Department; or e-mailing us at ebranch@nymcu.org. Your withdrawal will become effective after we have received it and had a reasonable opportunity to act on it. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically.

You are required to have an accessible valid email account. You agree to notify us of any change to your email account. You may update your contact information by contacting the Contact Center at (212) 693-4900; in writing at Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, Attn: Home Banking Department; or e-mailing us at <a href="mailto:ebranch@nymcu.org">ebranch@nymcu.org</a> and providing your name, email, telephone number and postal address.