



Election and Authorization for Electronic Delivery

PLEASE READ THE FOLLOWING ELECTION AND AUTHORIZATION FOR ELECTRONIC DELIVERY COMPLETELY BEFORE INDICATING YOUR AGREEMENT TO THEIR TERMS AND YOUR ELECTION TO ACCEPT NYMCU ONLINE BANKING AGREEMENT, OTHER AGREEMENTS FOR PRODUCTS AND SERVICES YOU MAY SUBSEQUENTLY SUBSCRIBE TO THROUGH MCU ONLINE BANKING, AND ANY OTHER DISCLOSURES AND NOTICES, ELECTRONICALLY

Election and Authorization for Electronic Delivery

By receiving this Election and Authorization for Electronic Delivery ("Authorization") electronically and by clicking **"I agree to the Election and Authorization for Electronic Delivery"**, you affirmatively consent and agree to the terms and conditions set forth herein and that you have downloaded or printed a copy of this Authorization for your records. By granting your affirmative consent, you agree that any disclosure, notice, record or other type of information that is provided to you in connection with NYMCU Online Banking Agreement ("Agreement"), or in connection with other agreements for products and services that you may open or to which you may subscribe, and any other notices that we are required by law to provide you, including any change-in-term notices, fee and transaction information, statements, federal or state-mandated brochures and disclosures, and transaction information ("Communication(s)"), may be sent to you electronically by posting the information at our web site, www.nymcu.org, or by sending it to you by e-mail or other form of electronic communication.

You have the option to receive this Authorization, the Agreement, other agreements for products or services to which you may subscribe through NYMCU Online Banking, and any other Communication in paper or non-electronic form. However, we will not be obligated to provide any Communication to you in paper or non-electronic form unless you specifically request us to do so as set forth below.

Other federal and state laws and regulations may be enacted or amended in the future to provide for electronic delivery of disclosures and notices. Your agreement to the terms of this Authorization also authorizes us, at our discretion, to provide electronic delivery of any Communications pursuant to these statutes after they become effective. If there is more than one party on the account, notice to any one account holder will be effective for all.

You may request a paper copy of this Authorization, the Agreement, or any other Communication, 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 nymcuonlinebanking@nymcu.org. If your e-mail address changes, you can update your e-mail address at any time by clicking on the "Update" box which appears next to your e-mail address in the upper right corner of your NYMCU Online Banking web page. We are not responsible for your failure to receive your disclosures and notices in a timely manner if you fail to keep us updated at all times with your most current e-mail address. If at any time you wish to withdraw your consent to this Authorization to receive Communications electronically, you may do so by telephoning our Contact Center at (212) 693-4900, writing us at Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, Attn: Home Banking Department or e-mailing us at nymcuonlinebanking@nymcu.org. Your withdrawal will become effective after we have received it and had a reasonable opportunity to act on it.



In order to access, view and retain this Authorization and the Agreement, or any other Communication, you will need a computer (including a mobile device of similar capacity) with the Adobe® Acrobat® Reader® software, a working Internet connection and sufficient electronic storage capacity on your computer's hard device or other storage unit. You are responsible for the set-up and maintenance of your computer/mobile device, software and modem as well as any and all telephone access fees or Internet service fees that may be assessed by your telephone company or Internet service provider. You will also need an Internet browser that supports 128-bit encryption such as Microsoft® Internet Explorer version 6.0, Firefox 3.0, Safari 4.0 or higher. Finally, you will need to have an e-mail account with an Internet service provider and appropriate e-mail software. We may amend (add to, delete or change) these terms by providing you with advance notice.

By electronically signing this Authorization by clicking “**I agree to the Election and Authorization for Electronic Delivery**” , you are confirming that: (1) you are at least 18 years of age; (2) your devices and systems meet the requirements set forth above; (3) you agree to receive this Authorization, the Agreement, and any other Communication electronically, as set forth above; and (4) you are able to access and print or store information presented at our website at www.nymcu.org.

06/17/19

If your browser does not support 128-bit encryption, you must upgrade it in order to access the Online Banking secure pages and to view certain disclosures or notices we may send you. The most updated list of supported browsers for NYMCU Online Banking is listed on our login page.