

# E-SIGN CONSENT DISCLOSURE

In accordance with federal law, Niagara's Choice FCU is required to obtain your consent before providing required disclosures electronically as you complete the electronic application process for becoming a NCFCU member, opening additional accounts, applying for credit and obtaining loans, and requesting additional products and services. Because the membership and loan application processes are strictly provided electronically, the Electronic Signatures in Global and National Commerce Act (E-Sign) requires that we provide the following disclosure and that you agree to it by checking the box below and clicking "Submit this Application for Approval" before we can permit you to continue with the application process.

Your consent to receiving electronic disclosures and notices will apply to the disclosures provided for becoming a NCFCU member, periodic statements, applying for credit and obtaining loans, and/or for any additional products or services you obtain through this process.

To receive disclosures and notices electronically, you need a computer with access to the Internet and an Internet browser that supports 128-bit encryption, such as Internet Explorer. Adobe Acrobat is also needed, since some disclosures are in PDF format. You will also need access to a printer or the ability to download and save information in order to keep copies for your records. By consenting, you acknowledge that you meet the hardware and software requirements. If your Internet browser or Adobe Acrobat is updated to a higher version after you've given your consent, you may need to download the higher version in order to access and/or print the disclosures in the future.

Because we may provide certain disclosures and notices related to NCFCU accounts, loans and other products and services as soon as you consent, you will not be able to withdraw your consent to receive those disclosures electronically. You may, however, request paper copies of these disclosures at any time, free of charge, with the exception of your monthly statement which would require a \$2.00 fee, after consenting to receive electronic disclosures and notices and submitting your online application(s), by contacting us at [mailbox@niagaraschoice.org](mailto:mailbox@niagaraschoice.org) or 716-284-4110 or stopping into any of our branch locations. You may also withdraw your consent at any time; however that

may result in the revocation of your ability to obtain future products and services from NCFCU through electronic channels. To request and receive future products and services electronically, a new E-Sign consent would be required.

In order to effectively communicate with you, you must advise us if you change your e-mail address, by using the contact methods described above. Important note: please do not send confidential information via e-mail.

By checking the box, you agree that you have the ability to receive disclosures and notices electronically and consent to receiving such disclosures and notices electronically for credit union membership, loans, and other products and services you may request.