

## ARC Federal Credit Union

### AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT NOTICES

**ARC FEDERAL CREDIT UNION** is delighted that you are considering enrolling in E-Notices. After you read the following information, you may consent to receive E-Notices to replace all of your future paper account Notices by clicking on the “**I Agree**” button below.

**What do E-Notices include?** E-Notices include all activity for savings accounts, checking accounts, club accounts, certificates of deposit, IRA accounts and loans. If you select E-Notices, you will also be consenting to electronic delivery, at the Credit Unions sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf.

**Requirement for Email Address:** You agree to provide the Credit Union with an email address for you to receive statement availability notifications and electronic records. You agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for E-Notices notifications. You may provide the Credit Union with your new email address by logging onto Online Banking and going to the preferences to change your address.

**Equipment and Software Requirements:** To receive E-Notices or electronic records, you need Internet access and a web browser, (such as Microsoft’s Internet Explorer 5.5 or higher or Netscape Navigator 6.0 or higher or Opera 5 or higher). By selecting to receive E-Notices, you represent that you have such equipment and software and that you can download, access, read, review, print and store the E-Notices **ARC FEDERAL CREDIT UNION** provides to you.

**Accessing E-Notices:** E-Notices will be accessed by receipt of e-mail notice from **ARC FEDERAL CREDIT UNION** as **statements@arcfcu.org**. When E-Notices are available, you will be notified at the email address you have registered with the **ARC FEDERAL CREDIT UNION**. E-Notices will remain available for at least 90 days, unless or until credit union hardware cannot hold space for older Notices.

**Your Rights to Receive Paper Notices and to Withdraw Consent:** You have a right to receive paper copies of any electronic records if applicable law specifically requires **ARC FEDERAL CREDIT UNION** to provide such documentation. You have a right to receive past or current Notices in paper form. You may withdraw your consent to receive E-Notices and records electronically at any time. To withdraw your consent to receive E- Notices and electronic records, or to request a paper copy of your Notices, contact **ARC FEDERAL CREDIT UNION** in person at the branch office; or call **814-946-0857** or write us at: **ARC FEDERAL CREDIT UNION**, 1919 7<sup>th</sup> Avenue, Altoona, PA 16602. Any notice will not become effective until received by **ARC FEDERAL CREDIT UNION** and **ARC FEDERAL CREDIT UNION** has had sufficient time to act on it (up to two (2) business days). A fee to request paper copies of Notices or electronic records may be imposed as set forth in our Rate and Fee Schedule.

**Electronic Signature:** You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service **ARC FEDERAL CREDIT UNION** offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and **ARC FEDERAL CREDIT UNION**.

**Agreement:** You consent that **ARC FEDERAL CREDIT UNION** may communicate with you electronically as necessary. You further consent that **ARC FEDERAL CREDIT UNION** may provide to you electronically all periodic Notices and electronic records. **ARC FEDERAL CREDIT UNION** reserves the right to send any or all electronic records or Notices to you in paper form to your current mailing address on file at **ARC FEDERAL CREDIT UNION**.

Your selection to receive your Notices electronically will become effective immediately and means that you will no longer receive paper Notices in the U.S. Mail. By clicking the **“I Agree”** button below, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT NOTICES". This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Pennsylvania.