



Electronic Records (E-Sign) Disclosure / Consent and Service Agreement

Please read this Electronic Records (E-Sign) Disclosure and Consent (“Disclosure”) and associated Service Agreement carefully and keep a copy for your records.

This document consists of (1) a required disclosure and (2) a service agreement. By choosing “I agree”, you are first providing your affirmative consent to receive certain required disclosures electronically, and you are also then agreeing to be bound by the service agreement that follows, all as further described below.

ESIGN ACCEPTANCE

As part of the enrollment process and in order to use the Services, you must agree to the terms and conditions governing the use of the Services (such terms and conditions being contained in the this Electronic Records (E-Sign) Disclosure / Consent and Service Agreement, you must consent to receive all disclosures (“Materials”) relating to your account electronically either by email or by notification that disclosures are available on a website maintained by Freedom Credit Union. We will need your consent to provide you with these Materials electronically. Therefore, please review the terms of this Electronic Records Disclosure and Consent (the “Disclosure”) prior to giving your consent, and retain a copy of this Disclosure for your records.

Materials You Will Receive Electronically.

By providing your consent under this Disclosure, you agree that FREEDOM CREDIT UNION (the “Credit Union”) will provide you with the following documents and information (collectively, the “Materials”) solely in electronic form:

- The Credit Union’s Online Banking Services Agreement, which includes certain content regarding the electronic fund transfers you may make through the Services;
- Any addenda or supplement to the Credit Union’s Online Banking Services Agreement provided to you when you enroll for additional products or services related to the Services that we may offer to you from time to time; and
- Notices of any amendments or changes to the Credit Union’s Online Banking Services Agreement or other Materials.
- Notices of any amendments or changes to the Credit Union’s Personal Member Agreement / Terms and Conditions, Privacy Policy, or other agreements /terms of service which would impact your accounts with Freedom Credit Union
- New disclosures or service agreements which would impact your accounts with Freedom Credit Union



Your Consent is Required.

You must consent to receiving these Materials before we can provide them to you electronically. Your consent will apply to your enrollment in the Services and any Materials we provide or make available to you. Agreeing to accept disclosure electronically means that once the Credit Union presents them to you, and if necessary, you click to accept them, they will apply to you and your accounts.

Paper Copy of Materials.

If you do not want to receive the Materials electronically, you should exit this area of our website. If you do not consent to receiving an electronic copy of the Materials, we will not be able to enroll you in the Services. If you consent to receive the Materials electronically, you can also request a paper copy of the Materials by contacting our Member Service department by phone at 215-612-5900. We will not charge you any fees for providing a paper copy of the Materials.

Withdrawing Your Consent.

If you later decide you do not want to receive the Materials electronically, you may withdraw your consent by contacting our Member Service department by phone at the number listed above. If you withdraw your consent, however, you may no longer use the Services.

Updating Your Contact Information.

If you consent to receive the Materials electronically, we may contact you at the email address you have provided to us. Please be certain that we have your correct and updated email address. If you change your email address, you may provide your new email address to us by contacting our Member Service department by phone at the number listed above.

System Requirements to Access the Information.

To receive an electronic copy of the Materials, which will be provided to you in HTML format, you must have the following equipment and software:

- You must have a personal computer or other access device that is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 9, Mozilla Firefox 21, Google Chrome 27+, or Safari on Mac OS X 10.8 and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.

Systems Enhancements.

If the form of the Materials changes to as to require different or additional hardware or software, or upgrades, plug-ins or enhancements to the hardware or software used by you (all such changes referred to as a "Systems Enhancement"), we will notify you and you may either terminate the Service or upgrade your hardware and/or software as required by the Systems Enhancement. If the Credit Union determines



that the need for a Systems Enhancement creates a material risk that you may not be able to access or retain the Materials electronically, the Credit Union will notify you and allow you to either: (a) withdraw your consent to the Service or (b) re-confirm your consent to receive the Materials in a manner that reasonably demonstrates that you have upgraded your hardware or software to conform to the required Systems Enhancement. If you choose to withdraw your consent, or you fail to re-confirm your consent, the Credit Union will terminate the Service.

Consent.

By submitting your online membership application, you are first giving your affirmative consent to our providing electronic Materials to you as described in this Disclosure. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address to which we may send electronic Materials to you.