

Consent to Electronic Document Delivery



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1. Electronic Delivery Terms

By electronically signing below, you agree to accept delivery of your deposit account opening documents electronically by Central One Federal Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account opening documents:

2. Deposit Account Opening Documents

Your electronically delivered deposit account documents may include:

Account Opening Documents	<ul style="list-style-type: none">• Member Service Agreement• Funds Availability Disclosure• Privacy Notice	<ul style="list-style-type: none">• Electronic Funds Transfer Agreement• Rate and Service Charges/Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none">• Periodic Account Statements• Annual Privacy Policy Notices• Change in Terms Notices• Insufficient Funds Notices	<ul style="list-style-type: none">• Certificate Maturity Notices• Other Communications, Notices and Future Enrollments• Tax Forms• Account and Transaction Alerts

3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

4. Accessing Paper Copies

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Support Center at 800-527-1017 and request a paper copy of a particular document.

5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting our Member Support Center toll-free at 800-527-1017, or by logging in to your account through Online Banking. Please allow a reasonable period of time to process your request.

6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for withdrawing your consent at any time. However, if you request a paper copy of any disclosure you have received electronically, we will assess a service charge. Research charges may also apply.

7. Your System Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are a computer with an internet connection and the latest version of Microsoft Edge, Chrome, Safari or Firefox. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

8. Your Responsibilities

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us toll-free at 800-527-1017.

I consent to accept delivery of account opening documents electronically by Central One Federal Credit Union and to the terms and conditions of the deposit account opening documents.