

## ELECTRONIC DISCLOSURE AND CONSENT FOR ELECTRONIC SIGNATURES

**General Information.** You have requested electronic services from PSECU. We make this disclosure to you prior to asking for your consent.

This disclosure and consent follows the guidelines established under Section 101(c) of the U.S. Electronic Signatures in Global and National Commerce Act of 2000 (E-sign), codified at 15 U. S. C Section 7001 et seq., and also those established by the Electronic Transactions Act of the Commonwealth of Pennsylvania.

The words "we," "us", and "our" refer to Pennsylvania State Employees Credit Union ("PSECU") and the words "you" and "your" mean you, the individual(s) or entity requesting electronic services from PSECU.

**Consent Agreement.** Please read this information carefully, print and retain a copy for your reference. This E-Signature Disclosure and Consent ("Disclosure") applies to all Communications offered online by PSECU. "Communications" means any member agreements or amendments thereto, legal and regulatory disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to a product or service, including but not limited to information that we are required by law to provide to you in writing.

**Scope of Communication to be Provided in Electronic Form.** When you accept and use any product or service, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications includes all Communications identified above.

**Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

You must have access to a printer, or the ability to download information, in order to keep copies of the electronic disclosures and agreements for your records.

**Hardware and Software Requirements.** You must have the following hardware and software requirements in place in order to access, view, and retain electronic Communications that we make available to you. To receive this information electronically, you will need a web browser configured to accept cookies, capable of handling secure socket layer (SSL) security of no less than 128 bits and configured to run JavaScript®. In addition to the minimum requirements, you will need a system compatible with PSECU's supported systems. In general, PSECU supports the latest three versions of the following desktop browsers:

- Microsoft® Internet Explorer (on Windows®)
- Apple® Safari® (on Mac®)
- Mozilla® Firefox®
- Google® Chrome®

PSECU's online banking system does not support beta, pre-release or mobile browsers.

**Electronic Signatures on Communications.** You agree to the use of electronic signatures on the Communications and understand that your electronic signature on the Communications has the same effect as if you signed them in ink.

**Right to Withdraw Consent.** You have the right to withdraw your consent to receive Communications electronically. If you wish to discontinue electronic Communications or terminate this consent, you should call PSECU at **800.237.7328**. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

**Paper Copies of Communications.** If at any time you wish to receive a paper copy of the Communications for any service, please print the Communication, or you may request a copy by calling PSECU at **800.237.7328**, or by writing to PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013.

**Your Contact Information.** It is your responsibility to provide us with true, accurate and complete email

address, contact, and other information related to this Disclosure. You can call PSECU at **800.237.7328** to update this information.

**Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other electronic Communications that are important to you.

**Termination/Changes.** We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

**Consent.** By checking the box, you hereby give your affirmative consent for PSECU to provide electronic Communications and this Disclosure in electronic form and acknowledge the following:

- You agree your electronic signature is the legal equivalent of your manual signature;
- You have read this Disclosure and you understand and agree with its terms and conditions;
- You consent to be legally bound by this Disclosure's terms and conditions;
- You confirm that your hardware and software meet the access and system requirements above and affirmatively acknowledge that you have the ability to access, download, and print electronic records;
- You confirm that you have provided your current email address and will continue to provide a current email address where you may receive Communications electronically; and
- You agree to the use of electronic signatures on this Disclosure and any Communications.

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