



Scient Federal Credit Union  
P.O. Box 499 • 60 Colver Avenue  
Groton, CT 06340-0499  
Tel: 877 860 MYCU  
www.scientfcu.org

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## E-Signature Disclosure and Electronic Consent Agreement

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By your consent, you agree that we may provide you with all disclosures, notices and other communications related to the online opening of your account.

Other disclosures that we may provide in an electronic format include but are not limited to the following: disclosures, notices, account statements, changes in account terms, notice of fee changes, privacy notices and other information required to be delivered in writing under applicable law.

### 1. How to Obtain Electronic Disclosures (E-Disclosures)

We will provide notice of all future amendments by posting them on our website for at least thirty days. If the changes have an adverse effect on you or the services offered, we will provide you at least thirty days prior notice. We may also send you an email that tells you where e-disclosures can be viewed on our website. In the future, we may also send certain e-disclosures as an email. You may download or print electronic notices and disclosures from your computer if you have the hardware and software described below. You can also save copies to your hard drive for viewing and printing at a later time. If you need help printing or if you need a paper copy at no cost, please contact us at (860) 445-1060 or (877) 860-6928 or e-mail us at [memberservices@scientfcu.org](mailto:memberservices@scientfcu.org).

### 2. System and Equipment Requirements

Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

- Internet Access.
- A computer with a modem and Internet browser that can support 128-bit encryption. Microsoft Internet Explorer 7, 8 and 9, Firefox 4 or later or Google Chrome.
- A printer connected to your PC to print or download disclosures.
- Sufficient hard-drive space on your PC to save any disclosures.
- An external email address.

If we revise hardware and software requirements to access and retain electronic disclosures, we will notify you of these changes at least thirty days in advance, and provide you a notice of your right to withdraw consent to electronic disclosures without the imposition of any fees.

### 3. Cancellation of E-Disclosures

If you want to cancel e-disclosures or change to a paper delivery format you must:

- Send us an e-mail to [memberservices@scientfcu.org](mailto:memberservices@scientfcu.org) or
- Call us at (860) 445-1060 or (877) 860-6925 or
- Inform us in person at any one of our service centers or
- Send us a letter via U.S. mail to: 60 Colver Avenue, Groton, CT 06340

If you decide that you no longer want e-disclosures and you let us know via e-mail, be sure to identify yourself and that you want to be withdrawn from electronic delivery authorization.

### 4. Email Changes

If you have enrolled for e-disclosures, you must notify the credit union of any e-mail address changes. You can contact us regarding such changes via any of the options listed above in Section 3. (e.g. e-mail, phone, in person at our service center or letter sent via U.S. mail.) You can also change your e-mail address through the Account Maintenance menu in our online banking service.



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### **5. Proceed with Acceptance of E-Disclosures**

To agree that your system meets the requirements and that you consent to receive all notices related to the online opening of your account in electronic form. With your acceptance, you also agree to notify us if you change your email address or if you no longer want to receive e-disclosures. Upon completion of the application process, we may send you an e-mail and ask you to confirm your e-mail address and your acceptance of electronic delivery.

If you do not want e-disclosures, you may decline by not checking “I Agree to the terms and conditions of ESignature Disclosure and Electronic Consent Agreement”. If you decline this consent, then you will be unable to open your account online. To open your account, visit one of our service centers. There will be no fees or consequences if you chose to decline to receive these disclosures and agreements electronically.