

Electronic Signature Act Disclosure

The terms “We”, “Us”, “Our”, and “Credit Union” refer to Oswego Teachers EFCU, and “You”, “Your”, and “Yourself” refer to each person applying for electronic delivery.

This Electronic Signature Act (“E-Sign Act”) Disclosure applies to all electronic communications between You and Us. When you consent to this disclosure, you agree to the following terms and conditions.

Documents Sent Electronically

We will provide You the following documents (“Documents”) in an electronic format and discontinue sending them to You in paper form. At any time, you may opt to receive these documents in paper form. The Documents that will be sent electronically include, but are not limited to, the following:

- Account Statements
- Daily Notices
- Tax Documents
- Consumer Loan Documents
- Credit Card & Debit Card Documents
- Account Change Requests

Consent

You must confirm your consent to participate in and to receive the documentation electronically. You must also provide and maintain a valid email address at all times, and You must contact Us when You are changing valid email addresses. Invalid email addresses may be grounds for revoking electronic delivery of the Documents.

Electronic Notification

When We deliver the Documents electronically, we will notify You with the email address We have on file.

You may update Your email address by contacting us at 315-342-4574 or by email at msr@owegoteacherscu.org.

We will never use email to ask you to provide or verify your personal or account information. Any email purportedly from us that requests your information or instructs you to click a link or open an attachment may be fraudulent. Please forward suspicious or fraudulent email to Oswego Teachers EFCU, 90 West Utica St, Oswego, NY 13126.

Consent Withdrawal

At any time, you may withdraw Your consent to the electronic delivery of Your Documents. Please contact us at 315-342-4574 or email [Oswegoteacherscu.org](mailto:msr@owegoteacherscu.org) and ask to change your statements back to paper.

At Our discretion, we may consider an invalid email address, even if valid before, as a withdrawal of consent.

We will not charge a fee to process Your withdrawal of consent, but We may take a reasonable amount of time to process your request.

Updated Records

You are responsible for providing, maintaining, and updating your contact and other information with us.

Hardware and Software Requirements

You will access the Documents via a WEB PAGE or link.

To view printer friendly versions of the documents, you will need the most up to date version of Adobe Reader, which can be found at <http://get.adobe.com/reader/>. Furthermore, you will need sufficient file space on Your computer to save the documents for your records, unless You print them.

If these requirements substantially change, we will provide you with an updated disclosure. You must consent to the new disclosure to retain electronic delivery of the documents.

Paper Copies

We are not obligated to provide you a paper copy of the documents authorized to be sent electronically. However, we reserve the right to send you paper copies at our discretion.

If You would like paper copies without revoking your authorization to electronic delivery, you may either print the documents yourself, or you may request them directly from us. We may charge a fee for this request.

Communications in Writing

In accordance with the E-Sign Act, electronic communications of the documents will be considered "in writing" for the purposes of other federal and state laws.

E-Sign Act

Your consent to electronic delivery of the documents falls under the jurisdiction of the E-Sign Act, and that We and You intend to comply to the fullest extent possible.

Termination

At Our discretion and if deemed necessary or appropriate, we may terminate Your consent for electronic delivery of the documents, and we will provide you a notice of termination.