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Electronic Communications Consent

You consent to receive disclosures and notices required by federal consumer protection laws and regulations in electronic form, as provided for in the Electronic Signatures in Global and National Commerce Act (E-SIGN Act). These disclosures and notices can include deposit account or loan agreements and disclosures, terms and conditions, loan documents, periodic statements, notices and other information provided to you by the Credit Union in relation to your Accounts and transactions with us. With your consent, we will provide disclosures and notices by (a) displaying or delivering them electronically and (b) requesting that you print or download them to retain them for your records. Your consent also permits the general use of electronic records and electronic signatures in connection with your accounts and transactions with the Credit Union. The following terms and conditions apply to electronic disclosures and notices:

If you consent to electronic delivery of disclosures and notices, you may withdraw that consent at any time. However, if you withdraw your consent, we may not be able to continue to offer some or all of the Services under this Agreement, which are conditioned upon the use of electronic disclosures, notices, records, or signatures.

- a. If you consent to electronic delivery of disclosures and notices, that consent applies to all disclosures and notices we give you in connection with any of your accounts or transactions with the Credit Union.
- b. You agree to print or download disclosures and notices when we advise you to do so and retain them for your records.
- c. You may request to receive disclosures or notices on paper at any time, but we may charge a fee for production of paper documents.
- d. You agree to maintain current contact information by providing a valid e-mail address and promptly notifying the Credit Union of any change in e-mail address, physical address, or telephone number. You acknowledge that if you fail to provide correct contact information, the Credit Union has no liability for failure to deliver any disclosures or notices. At our option, we may consider your provision of an invalid e-mail address as withdrawal of your consent to receive electronic disclosures and notices.
- e. You agree to call us at the telephone number or write us at the mailing address shown above, or e-mail us at **eservices@sharonview.org** to update your contact information, to request paper copies, or to withdraw your consent to receive electronic disclosures and notices.
- f. Your consent does not mean that the Credit Union must provide disclosures and notices electronically. We may, at our option, deliver disclosures and notices on paper or by other non-electronic means. We may also require that certain communications from you be delivered to us on paper at a specified address.
- g. You agree that you have hardware and software that meets the minimum requirements for receipt of electronic disclosures and notices, including:
 - A Device which is capable of accessing the Internet and able to send e-mail and receive e-mail with hyperlinks to websites and attached files;
 - A current secure browser that supports SSL protocol along with a current and up-to-date anti-virus program. You are responsible for the set-up and maintenance of your device, which supports the encryption requirements of our home banking systems;
 - Software which permits you to access, view, download, and store electronic files in Portable Document Format (.pdf) format, such as Adobe® Acrobat Reader® version 8.0 and above (available at <http://www.adobe.com/products/acrobat/readstep2.html>).
- h. By accessing this Agreement, you are verifying that your Device has the necessary hardware and software described above to permit you to receive, view, and download electronic disclosures and notices from the Credit Union.
- i. If, after you consent to receive electronic disclosures and notices, the Credit Union changes the hardware or software requirements needed to access or retain electronic disclosures and notices, we will provide you with a statement of revised hardware and software requirements.

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.