#### **DPFCU Account E-Sign Disclosure and Consent**

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

#### **Electronic Delivery of Disclosures and Notices**

By signing this disclosure, you are consenting to receive disclosures related to your account(s) electronically. This includes, but is not limited to: statement copies, credit report copies, cleared check copies, signature cards, requests to release information, etc. If you do not consent; we will mail these documents to you. By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the numbers or email addresses listed on our website at <a href="https://www.dpfcu.org">www.dpfcu.org</a>.

## **Requesting Paper Copies**

Even after consent, you have the right to receive a paper copy of the disclosures related to your account(s). If you would like to receive a paper copy at no charge, please contact us at the numbers or email addresses listed on our website at <a href="www.dpfcu.org">www.dpfcu.org</a>. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your account(s).

#### Withdrawal of Consent

You have the right to withdraw your consent to have a document or communication made available to you in electronic form at any time. There are currently no conditions, consequences or fees associated with you withdrawing your consent.

You may withdraw your consent to receive a document or communication electronically at any time. If you wish to do so, please notify us in writing to DPFCU at 129 Fillmore Avenue, Dover, OH 44622 or via email at feedback@dpfcu.org and provide your name, mailing address, daytime telephone number, and a description of the document or communication from which you are withdrawing your consent.

#### **Scope of Your Consent.**

Your consent to use electronic signatures and to receive documents or communications electronically applies only to a document or communication pertaining to your enrollment in DPFCU On-Line-On Time (desktop and mobile app) and request for any services on this website including online account opening.

#### **Hardware and Software Requirements**

In order to access, view, and retain your account(s) information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum of 128-bit encryption.
- Software which permits you to receive, access, and print Portable Document format or "PDF" files, such as Adobe Reader® version 8.0 and above.
- An active email address.

### Changes to Hardware and /or Software Requirements.

You will be notified of any changes to the hardware and/or software requirements that may create a material risk that you will not be able to receive, view, print or save a document or communication.

# Your Consent to Use Electronic Signature and Electronic Delivery of Documents or Communications.

- By opening an account online or signing up for edocuments through On-Line-On Time, you consent to use your electronic signature to sign any document or communication and to receive electronic delivery of any document or communication. You understand that your electronic signature is legally binding, just as if you had signed a paper document.
- If you do not Agree, you may not proceed to open an account online or sign up for edocuments and you may visit a branch to open an account and no documents will be sent to you electronically.

#### **Termination/Changes**

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.