

## **CONSUMER DISCLOSURE**

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act (“ESIGN”). They are necessary to open your account electronically; you can record your consent to the ESIGN disclosures by clicking the ‘I agree’ button. Please read this E-Sign Disclosure and Consent Agreement carefully and print or retain a copy for your records. We are providing this notice to you, as a user of one or more of our electronic banking, financial, or other products or services in order to obtain your agreement and consent to receive electronic records of information and Legal Disclosures that we are required by applicable law or regulation to provide to you in writing ("Legal Disclosures") and to do business and exchange information with us electronically (including, if applicable, entering into any agreement or submitting any application electronically, using electronic signatures, electronic delivery of terms, conditions, notices, and all Legal Disclosures including any changes to Legal Disclosures, and for electronic delivery of statements (Online eStatements) . We reserve the right to furnish to you, and the right to require you to furnish to us, writings or paper copies of information, communications, and/or Legal Disclosures relating to any Service, in lieu of and/or in addition to electronic records thereof, at any time at our discretion. From time to time, Partners Federal Credit Union (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and Legal Disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the ‘I agree’ button at the bottom of this document.

### **Getting paper copies**

You have the right to receive a paper copy of the disclosures, notices, terms and conditions, and any changes to those documents. To receive a paper copy please, at no charge unless otherwise stated in our Statement of Fees, request delivery of such paper copies from us by following the procedure described below. Be sure to state that you are requesting a copy of the disclosures, notices, etc.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and

Legal Disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below. To withdraw consent, you must take the following steps:

- Notify us that you no longer desire to receive electronic Legal Disclosures through one of the methods described below under "How to Contact Partners"
- Include in your communication to us your name, address, and account number.

### **Consequences of changing your mind**

If you elect to receive required notices and Legal Disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures.

### **All notices and disclosures will be sent to you electronically**

Subject to your right to withdraw your consent and/or obtain paper copies of notices and Legal Disclosures as provided herein, in order to use the service you must consent to receive in electronic form both (i) Legal Disclosures and (ii) any other service information and communications that we elect to provide to you electronically ("Other Electronic Service Information"). We will provide electronic copies of all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. You agree that electronic Legal Disclosures and Other Electronic Service Information will be sufficient as "writings" under applicable law or regulation. If you do not give your consent by clicking the "I Agree" button below, you will not be permitted to use the service. Your consent to receive Legal Disclosures electronically applies to all notices, agreements, Legal Disclosures, reports, documents, communications, periodic statements and other records relating to your use of the service which we are required by applicable law or regulation to provide or make available to you in writing (which may include, but not be limited to, any service agreement, itself (or certain provisions thereof), notices of changes in terms, termination notices, the information that we provide to you as part of the applicable service and any other Legal Disclosures that would ordinarily accompany such information if it were submitted to you in writing (e.g., notices about our privacy policies). Your consent to receive Other Electronic Service Information applies to any and all other Service information or communications that we elect to provide to you electronically in our discretion.

### **How to contact Partners Federal Credit Union:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- To contact us by phone call: 800-948-6677
- To contact us by email send messages to: [pfcu.ops@partnersfcu.org](mailto:pfcu.ops@partnersfcu.org)
- To contact us by U.S. mail, please send correspondence to: Partners Federal Credit Union, 13705 International Drive South, Orlando, FL, 32821

### **To advise Partners Federal Credit Union of your new e-mail address**

You are responsible for all of the following:

- Provide Partners with a working individual email address.
- Notify Partners of your new working individual email address each time you change your email address by logging in to our website and updating your email address in your Profile.

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, please log in to our website/online banking and update your email address in your Profile. You may also contact our Member Service Center at 800-948-6677 to change your email address. Any notification of change of email address you provide to us must be received by us at least seven (7) business days before scheduled delivery of Legal Disclosures or other notices.

### **To request paper copies from Partners Federal Credit Union**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to [pfcu.ops@partnersfcu.org](mailto:pfcu.ops@partnersfcu.org) and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number or utilize one of the methods describe above under “How to Contact Partners”. We will bill you for any fees at that time, if any.

### **Required hardware and software**

To receive the above information electronically, you will need all of the following:

- A computer or other device with the capability to access the Internet and view web pages
- A working individual email address on file with Partners
- One of the supported operating systems and browsers listed below:
  - Operating Systems: Windows 7 or above, Mac OS X 10.9 or above
  - Browsers: Chrome 75 or above, Microsoft Edge 44 or above, or Safari 12.0 or above
  - PDF Reader: Acrobat® or similar software may be required to view and print PDF files
  - Enabled Security Settings: Allow per session cookies

\*\* These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported. To retain the above information, you will need the following:

- a printer (for printed copies); or
- working hard drive or other storage device with the ability to download and store PDF files (for electronic copies).

### **Acknowledging your access and consent to receive materials electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, by clicking the ‘I agree’ button below you (i) agree that this E-Sign Disclosure and Consent constitutes a part of any applicable Service agreement, (ii) agree that your use of electronic sounds, symbols, or processes provided by us to establish your acceptance of or agreement to Service terms, conditions, and/or Legal Disclosures (e.g., an electronic “I Accept” button) constitutes your electronic signature and signifies your intent to be bound, (iii) consent to receive an electronic record of Legal Disclosures and/or Other Electronic service information in lieu of a hard or paper copy or version thereof provided, that your consent to receive electronic Legal Disclosures may be withdrawn as described above, (iv) acknowledge and demonstrate your ability to access electronically this notice, Legal Disclosures, and Other Electronic service information and your satisfaction of the software and hardware requirements described above, (v) confirm and represent that you, in fact, have accessed and are able to view, save and print any sample electronic Legal Disclosures or other sample electronic records or information made available to you in order to demonstrate the applicable service or as part of the service enrollment process, and (vi) acknowledge and agree that your acceptance of this E-Sign Consent and

Disclosure inures to the benefit of Partners, its affiliates, agents, Associates, successors, and assigns. If you do not “accept” this agreement, you will not be permitted to use the applicable service.

**By checking the ‘I agree’ box, I confirm that:**

- **I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and**
- **I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and**
- **Until or unless I notify Partners Federal Credit Union as described above, I consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Partners Federal Credit Union during the course of my relationship with you.**