



## ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to Empower Federal Credit Union.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to your share, loan, and/or credit card accounts at the Credit Union. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit/share, loan, and/or credit card accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or non-electronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one by calling us or writing us at the number or address listed below and by paying us the amount listed in our fee schedule;
- (4) You can withdraw your consent at any time without consequence by unsubscribing in Online Banking, calling us or writing us at the number or address listed below
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below. The information we need is an updated and valid email address.

We reserve the right to provide any communication in paper form, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your accounts electronically by secured messaging within online banking. However, we reserve the right to have any notices confirmed in writing upon our request.

### **Hardware and Software Requirements**

The minimum hardware and software system requirements to receive and keep the electronic communications and disclosures are a personal computer or mobile device, including cell phone or tablet, with access to the Internet. To access our Online Banking service via a web browser, you are required to have a current version of a web browser (such as Firefox, Google Chrome, Microsoft Edge, or Safari) that accurately reads and displays PDF files (Portable Document Format) such as Adobe Acrobat Reader.

### **Duration**

This agreement and consent shall remain in effect until withdrawal of consent or membership is closed.

### **Online or Mobile Banking**

We require you to have an online or mobile banking relationship with us to facilitate electronic statements described above.

### **Contact Information**

800.462.5000

Empower Federal Credit Union

1 Member Way Syracuse, NY 13212

### **Consent**

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.