



Please read this Disclosure and Consent to the Use of Electronic Signatures and Records ("Disclosure") carefully as it contains important information. In this disclosure, "we", "us" and "our" are used to refer to the financial institution providing the service or account you are applying for, and its current and future affiliates. "You" and "your" refer to the person giving this consent. This consent applies only to this transaction.

In order to complete this transaction electronically, we need your consent to use electronic records and signatures. We will provide you with all the necessary equipment, as well as any assistance you may require to complete this transaction in our branch or office. If you do not consent to the use of electronic records and signatures, you will be unable to complete this transaction electronically. You are not required to complete this transaction electronically. If you do not provide consent, you may sign paper documents at any ACCESS Federal Credit Union branch.

Additionally, we are required by law to provide you with certain information in this transaction "in writing" which means you have a right to receive that information on paper. However, with your consent, we may also provide this information to you electronically. At any time, you may request a paper copy of the information provided to you by stopping into any ACCESS Federal Credit Union branch, or by calling us at (315) 557-1000, or by sending a written request to us at 6 Franklin Ave, Clinton NY 13323, or by sending an email request to us at access@accessfcu.org.