



Online Service E-Sign Disclosure and Consent:

This Online Banking E-Sign Disclosure and Consent ("Disclosure") applies to all communications for those products, services and accounts offered or accessible through Online Banking that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. PLEASE NOTE: Consenting to receive communications under this disclosure will not automatically enroll you in e-Statements.

The words "we," "us," and "our" refer to the Meadville Area Federal Credit Union, and the words "you" and "your" mean you, the individual(s) identified on the account(s). As used in the Disclosure, "Account" means the account you have with us.

Once you consent, you will be eligible to open accounts online. If you do not consent, you will not be able to open accounts online. However, regardless of consent, you will still be entitled to open an account with the Meadville Area Federal Credit Union through other channels such as in person.

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account or the product or service available through Online Banking for your Account. As an example, Meadville Area Federal Credit Union may choose to send by e-mail legally required notification of changes to terms and conditions related to Online Banking.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or such other communications that we may include from time to time as part of the enrollment in the e-Statements program ("e-Statements").

Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U. S. mail paper account statements (and any other types of communications we may include in e-Statements).

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.

You may withdraw your consent to receive communications in electronic form by calling us at 814.336.2794. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. However, your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through Online Banking, by calling us at 814.336.2794, or by stopping in at the nearest Meadville Area Federal Credit Union branch location. We will not send you a paper copy of any communication which is available electronically from the Meadville Area Federal Credit Union, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, call us at 814.336.2794. We may charge you a reasonable service charge, of which we have provided you prior notice, for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

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