



Online Service E-Sign Disclosure and Consent

The Online Service E-Sign Disclosure and Consent applies to all Communications for those products and services offered through electronic means that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words “**we**,” “**us**,” and “**our**” refers to St Pius X Federal Credit Union with whom you have your account, and the words “**you**” and “**your**” mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, “**Account**” means the account or loan you have with us.

1. **Scope of Communication to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications 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:

“**Communication**” means any:

- Account agreements as required by regulation;
 - Required disclosures and notices;
 - Privacy policies;
 - Required mortgage disclosures and documentation; and
 - All other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.
2. **Method of Providing Communications to You in Electronic Form.** 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 www.spxfcu.org; or (3) by access to a web site address that we will provide to you in order to view and perform transactions on your account. It is your responsibility to retrieve account transaction information through CUConnect, with the link being available on our website.
 3. **How to Withdraw Consent.** At any time, you may withdraw your consent to receive Communications in electronic form by notifying the credit union **in writing to SPX FCU - 2998 Chili Avenue - Rochester, NY 14624**. At our option, we may treat an invalid email address, or the malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.
 4. **How to Update Your Records.** It is your responsibility to provide us with an accurate and complete e-mail address, contact, and other information related to this 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) by contacting the credit union.
 5. **Hardware and Software Requirements.** In order to access, view and retain electronic Communications that we make available to you, you must have a personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
 6. **Consent.** By placing a checkmark in the box next to the “I have read and agree to the E-Sign Disclosure” and signing this Disclosure, you consent to the electronic delivery of the E-Sign terms and notices you have elected.

- I understand that I may no longer receive paper statements for deposit and loan accounts from the Credit Union via the United States Postal Service, if I choose that option below.
- I understand that this agreement does not apply to my SPXFCU Visa Credit Card; I will still receive a billing notice via first class mail for that account.
- I understand that all required disclosures and notices regarding my account(s) will be delivered via email, if I choose that option below.
- I understand that I can revoke this agreement and begin receiving paper statements and disclosures at anytime by notifying the Credit Union in writing.

I have read and agree to this E-Sign Disclosure and would like to receive:

- Required account disclosures and online account access to view my statement; or
- Required account disclosures only; or
- Online account access only *(sign up for e-delivery by visiting www.spxfcu.org).*
- I already participate in online account access, however, would like to receive disclosures electronically.

X	X
<i>Primary Owner Signature</i>	<i>Joint Owner Signature</i>
<i>Date:</i>	<i>Email Address:</i>

<i>Primary Owner Name:</i>		<i>Account Number:</i>	
<i>Joint Owner Name:</i>			
<i>Address:</i>			
<i>City:</i>	<i>State:</i>	<i>Zip:</i>	
<i>Phone Number:</i>		<i>Form Rec'd By:</i>	<i>Processed By:</i>

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Credit Union Copy