



## Electronic Signature Act Disclosure

The terms "We", "Us", "Our", and "Credit Union" refer to WEPCO Federal Credit Union, and "You", "Your", and "Yourself" refer to each person applying for electronic delivery.

This Electronic Signature Act ("E-Sign Act") Disclosure applies to all electronic communications between You and Us. When you consent to this disclosure, you agree to the following terms and conditions.

### 1 ELECTRONIC DELIVERY

We will provide You the following documents ("Documents") in an electronic format and discontinue sending them to You in paper form. At any time, You may opt to receive these documents in paper form. The Documents that will be sent electronically include, but are not limited to, the following: account statements, disclosures, and notices.

You must sign up for WEPCO PAL Plus Online Account Access ("PAL PLUS") to receive the Documents electronically. You must also provide and maintain a valid email address at all times, and You must contact Us when You are changing email addresses. Invalid email addresses may be grounds for revoking electronic delivery of the Documents.

When We deliver the Documents electronically, We will notify You with the email address We have on file, but only to their Availability. Please log-in to PAL Plus to access the Documents. In accordance with the E-Sign Act, electronic communications of the Documents will be considered "in writing" for the purposes of other federal and state laws.

We will never use email to ask You to provide or verify Your personal or account information. Any email purportedly from Us that requests Your information or instructs You to click a link or open an attachment may be fraudulent. Please forward suspicious or fraudulent email to [phishing@wepcofcu.com](mailto:phishing@wepcofcu.com).

You are responsible for providing, maintaining, and updating Your contact and other information pertaining to this Disclosure current and with Us. You may contact Us to update this information.

If You would like paper copies without revoking Your authorization to electronic delivery, You may either print the Documents Yourself, or You may request them directly from Us.

### 2 SYSTEM REQUIREMENTS

You will access the Documents via link in PAL Plus. To access the Documents, you will need a computer, modem, Internet access, and an Internet browser that supports 128-bit encryption. The following browsers support this encryption, and You can download their most up-to-date versions for free:

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Apple Safari

To view printer friendly versions of the Documents, You will need a current PDF reader, such as Adobe Reader. Furthermore, You will need sufficient file space on Your computer to save the Documents for Your records, unless You print them.

For electronic delivery notifications, Your computer may automatically block or delete them or any of Our electronic communications for security reasons. Please adjust Your pop-up blocker or spam filter settings to allow these notifications. If they are deleted, You can still access the Documents.

If these requirements substantially change, we will provide you with an updated Disclosure. You must consent to the new Disclosure to retain electronic delivery of the Documents.

We are not obligated to provide You a paper copy of the Documents authorized to be sent electronically. However, We reserve the right to send you paper copies at Our discretion.

### **3** WITHDRAWAL OF CONSENT

At any time, You may withdraw Your consent to the electronic delivery of Your Documents. Please submit a request to the address at the bottom.

At Our discretion, We may consider an invalid email address, even if valid before, as a withdrawal of consent.

We will not charge a fee to process Your withdrawal of consent, but We may take a reasonable amount of time to process Your request.

At Our discretion and if deemed necessary or appropriate, We may terminate Your consent for electronic delivery of the Documents, and We will provide You a notice of termination.