

## Electronic Record and Signature Disclosure

From time to time, EP Federal Credit Union (“we”, “us”, “our”, or “Company”) may be required by law to provide you with certain written notices or disclosures (“Records”). Described below are the terms and conditions for delivering such notices and disclosures electronically through the eDOC Innovations, Inc. (eDOC) electronic signing system. Please read the information below carefully and thoroughly.

### 1. Election and Consent of Electronic Records

By clicking the “Next” button, you agree to receive and sign all Records delivered via eDOC electronically. If you print or download any confidential Records, be sure to store them securely just as you would with a paper-based Record from a financial institution.

### 2. Requesting a paper copy

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send you through the eDOC system, during and immediately after the signing session.

To request delivery of paper copies of the notices and disclosures previously provided by us electronically, you must send us an email request to [memberservices@epfcu.org](mailto:memberservices@epfcu.org). In the body of the request include your:

- Email address
- Full name
- US Postal address
- Telephone number

### 3. Withdrawing your consent

If you receive notices and disclosures from us electronically, you may withdraw your consent at any time and choose to receive required notices and disclosures in paper format. To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- Decline to sign a document from within your eDOC session, and on the subsequent page select the check-box indicating you wish to withdraw your consent, or
- Send us an email to [memberservices@epfcu.org](mailto:memberservices@epfcu.org). In the body of the request please include your:
  - Email Address
  - Full name
  - US Postal address
  - Telephone number

We do not require any other information from you to withdraw consent. As a result of your withdrawing consent for online documents, transactions may take longer to process.

### 4. What happens if I want to receive paper disclosures

If you elect to receive required notices and disclosures only in paper format, it will increase the time required to complete certain transactions and to deliver services. This is because we would have to send the required notices or disclosures to you in paper format and wait for your acknowledgment of receipt. To indicate that you wish to receive only paper notices and disclosures, you must withdraw your consent to receive notices and disclosures from us electronically. Please see number three above for details.

## **5. All notices and disclosures will be sent to you electronically**

Unless you inform us otherwise, we will deliver all required notices, disclosures, authorizations, acknowledgements, and other documents electronically through the eDoc system, in accordance with the procedures described herein. To minimize the possibility of you inadvertently not receiving any notice or disclosure, we prefer to deliver all of the required notices and disclosures by the same method and to a single address provided by you. Consequently, you would be able to receive all disclosures and notices either electronically or in paper format. If you are not comfortable with this, please contact us as described below in Section 6. In addition, kindly review Section 4 that describes the consequences of you electing not to receive notices and disclosures electronically from us.

## **6. How to contact EPFCU**

To notify us of any changes to your contact information and preferences, request paper copies of certain information and to withdraw your prior consent to receiving notices and disclosures electronically, please email us at [memberservices@epfcu.org](mailto:memberservices@epfcu.org).

## **7. How to advise EPFCU of your new email address**

To inform us of a change in your email address, please email us at [memberservices@epfcu.org](mailto:memberservices@epfcu.org). In the body of your email, please include your previous email address and your new email address. We do not require any other information from you to change your email address.

## **8. Required Hardware and Software**

To access, view, and sign electronic disclosures and notices, you will need a personal computer that has the capability of running software that can access the Internet and that can send and receive electronic mail. For accessing the Internet to view and sign copies of electronic disclosures and notices, please ensure that you comply with the following hardware and software requirements\*:

- Operating Systems: Windows® 2000, Windows® XP, Windows® Vista, Windows® 7, Windows® 10, Mac OS® X
- Browsers: Final release versions of Microsoft® Internet Explorer 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
- PDF Reader: Acrobat® or similar software may be required to view and print PDF files. You can download the Adobe Reader application at <http://get.adobe.com/reader>.
- Screen Resolution: 800 x 600 minimum
- Enabled Security Settings: Allow per-session cookies

\*These minimum requirements are subject to change. Pre-release versions of operating systems and browsers (e.g., beta versions) are not supported.