



ACMG Federal Credit Union Federal E-SIGN Act Disclosure and Consent

Prior to using any of ACMG's online services to conduct business electronically or receive records in electronic form (such as disclosures, agreements and account statements), you must:

- be informed of your rights regarding any electronic transactions you initiate;
- be informed of the option to receive a paper or non-electronic form of the records provided electronically;
- be provided with the procedure for requesting a paper copy of an electronic record (and any fees associated with such request);
- be informed of your obligation to inform us and update us as to how we can contact you electronically;
- be provided with the hardware and software requirements for access to and retention of electronic records.

In addition, you must:

- **affirmatively consent (opt in). You can record your consent by placing a checkmark in the box on the Secure Sign Up Registration Form.**
- be informed of your right as a consumer to withdraw your consent (including the procedures necessary to withdraw), along with any of the conditions, consequences or fees that would apply in the event of such a withdrawal request;
- be informed of the credit union's responsibility to include as part of the consent process a method which demonstrates your ability to access the electronic information, forms and records in the electronic format utilized by the credit union.

Receiving a Paper Copy- You may request a paper copy of any disclosure or other information received electronically by identifying the specific record requested in writing and mailing to: ACMG Federal Credit Union, PO Box 188, Solvay, New York 13209. A copy of the record(s) requested will be mailed to the address of record in our system and a fee may be imposed as set forth in the Fee Schedule available on our website (www.acmgfcu.org) or at our branch offices.

Withdrawing Your Consent- You may withdraw your consent to conduct business electronically or receive records in electronic form, by following the same process identified in the preceding paragraph. Your withdrawal of consent will be effective only after we have a reasonable period of time to process your request. We may treat your failure to provide a valid email address, or the subsequent malfunction of a previously valid address as a withdrawal of your consent. Cancellation of a specific electronic service such as Online and Mobile Banking and E-Statements can be performed from within the specific service and will serve as a withdrawal of consent for that electronic service or record only.

Updating Your Records- It is your responsibility to provide us with a true, accurate and complete email address, and to maintain and update promptly any changes in this information. You can do this in person at any of our branch offices, through an encrypted email channel (with your online banking account or by responding to a secure email sent to you by the credit union) or by postal mail to PO Box 188, Solvay, New York 13209.

System Requirements- In order to access our electronic services and to access, receive and retain electronic records, you must provide at your own expense the following:

- A personal computer or other device which is capable of accessing the Internet;
- The most up to date version of any of the following internet web browsers- Microsoft Internet Explorer, Microsoft Edge, Mozilla Firefox, Google Chrome or Apple Safari. The browser will need both JavaScript and cookies enabled.
- Software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader.

We will give you notice of any change in the above disclosed specifications and/or requirements if the proposed change will adversely affect your ability to access and retain subsequent electronic notices from us.

Nothing in this disclosure affects the content or timing of disclosures to be provided by any other statute, regulation or other rule of law. If any law requires verification or acknowledgement of receipt of such notice or disclosure, the notice or disclosure may be provided or made available electronically only if the method used provides verification or acknowledgement of receipt, whichever is required. Oral communication or a recording of an oral communication shall not qualify as an electronic record for the purposes of consent to receive electronic notices