

## **Consent to Conduct Transactions Electronically, to Receive Electronic Disclosures and notices, and to Communicate through Electronic Means**

This disclosure documents your consent to conduct transactions electronically, to receive electronic disclosures and notices relative to the accounts you are applying to open with us online, as well as us to communicate with you via all electronic means. The disclosure also describes your rights relative to conducting transactions electronically, receiving electronic disclosures and notices and the ability to communicate through electronic means, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to the agreements and Disclosures for all Services You elect to use; and all communications (not limited to disclosures and notices) regarding online banking, all future amendments (including Agreements), and all notices of changes, suspension, restriction, and termination of e-Banking services;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by writing us at the address listed below; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the contact information needed to communicate with you electronically, including but not limited to your current email address and mobile device number, and update us as to any changes in such information by calling or writing us at the number or address listed below. You can also choose to have communication sent to any email address, including a mobile device that accepts text messages. If your email address or your mobile device's number changes, you are responsible for informing us of that change. While the credit union does not charge for the delivery of electronic communication, please be advised that text or data charges or rates may be imposed by your carrier.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit/share accounts or your periodic statements, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request. You understand that the Internet is considered inherently insecure and thus we shall not be liable to you for any loss, claim or damage arising or in any way related to our response(s) to any email or other electronic communication, which we in good faith believe were submitted to us by you.

**Changes to Your Contact Information.** You should keep us informed of any change in your electronic or mailing address. You may write to Jovia Financial Credit Union at: 1000 Corporate Drive, PO Box 9003, Westbury, NY 11590 regarding any such changes.

### **Hardware and Software Requirements**

The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

- A personal computer or other device capable of accessing the internet
- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

### **Contact Information**

Jovia Financial Credit Union

1000 Corporate Drive

Westbury, NY 11590

[info@joviafinancial.com](mailto:info@joviafinancial.com)

516-561-0030