

Important Information Regarding Enrollment in Online Documents

Please note that, by accepting the disclosure below, you are agreeing to **receive your Affinity documents Online. Based on the options you chose it may include:**

- Member Statements
- Credit Card Statements
- Escrow and Loan Billing Statements
- Tax Statements
- Account Notices

Accepting the disclosure will also discontinue mail delivery of your Affinity account related documents that you opted to receive electronically. Instead, you will receive an email notification each time a document is available online.

Electronic Delivery Disclosure

Effective Date: 10/1/2015

Authorization and Consent for Electronic Transmission of Online Documents (Member Statements, Credit Card Statements, Loan Billing Statements, Tax Statements and Account Notices) and Disclosures

In this Authorization and Consent, YOU refers to the member. WE refers to Affinity Federal Credit Union. The Electronic Signatures in Global and National Commerce Act ("E-SIGN") gives consumers certain rights if they elect to receive consumer statements, notices and disclosures in electronic form. You may not consent to receive electronic disclosures until we have provided you with this notice, which explains your rights under E-SIGN. Please read this notice carefully, and let us know if you have any questions.

Before you consent to receive your Affinity Federal Credit Union account statements, loan bills, notices and disclosures electronically, you must read and accept the following terms and conditions. The joint owners of this account hereby agree with each other to accept the terms and conditions of this consent. 24 months of history will eventually become available as your statements and notices accumulate.

- You have the right to have any record or disclosure that we send you electronically to be made available on paper.
- You have the right to withdraw your consent to receive your Affinity Federal Credit Union account related documents electronically. You may withdraw your consent in the Online Documents System by selecting "Cancel Registration" and then "Discontinue Accounts". Select the type of documents you wish to discontinue. There will be a monthly \$2 fee for paper statements if you choose to withdraw your consent for Online Member Statements.
- The types of account related documents you consent to receive electronically include, but are not limited to:
 - Member Account Statements
 - Annual Tax Statements (you will receive the Annual Tax Statement electronically once you opt in to receive electronic Member Account Statements)
 - Credit Card Statements
 - Deposit and Loan Account Related Notices
 - Loan Billing Statements
 - General Notices
 - Affinity Privacy Policy
 - Affinity Fee Schedule
 - Changes in Terms
 - Billing Error Rights

The credit union may electronically deliver other documents not on this list or may discontinue delivering electronic documents in this list at our discretion.

- By consenting to receive your Affinity Federal Credit Union account related documents electronically, you agree that you will not receive such documents via the U.S. Postal Service.
- An email address is required to receive your account related documents online so we may notify you via email whenever a new document is available for viewing online. If you have not already supplied Affinity with your current email address, are unsure of what is on record, or wish to update your email address, log in to Online Banking, select "My Settings" and then select "Update Email Options."

- If you would like to receive a paper copy of a document that you received electronically, please call Affinity Federal Credit Union at 800.325.0808, or send a request in writing to Affinity Federal Credit Union, 73 Mountain View Boulevard, Basking Ridge, NJ 07920.
- If you request a paper copy of a record or disclosure that you received electronically, you may be charged a fee (see the Fee Schedule for applicable fee).
- You may access your Affinity Federal Credit Union account related documents in PDF or HTML format through Affinity Federal Credit Union's Online Documents System. The minimum hardware and software requirements to receive electronic delivery are: access to the Internet and the ability to run Microsoft® Internet Explorer 7, Firefox 2.0, Safari 1.0 or higher. Additional free browser plug-ins may be required such as Adobe Reader (version 6 or higher) and Adobe Flash Player.
- You acknowledge and agree that the Internet is inherently insecure. While online security is a top priority at Affinity Federal Credit Union, you agree we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any email or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity of or to verify any email or other electronic communication. Therefore, we may respond to any email at either the address provided with the communication, the email on your Signature Card or any other application or written communication actually received by us.
- We may change the terms and conditions of this disclosure from time to time by emailing the written notice to your email address as it appears in the online documents system.

By clicking on "I Agree" and "Submit", I acknowledge that I have read and agree to the terms and conditions stated above.