

## ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We," "us," and "our" refer to Workers Federal Credit Union. This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

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

### You understand, prior to consenting, that:

- (1) Your consent applies to all communications from us (such as change notices, disclosures, periodic statements, loan billing statements, privacy policies, and more);
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or non-electronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one free of charge by contacting us at 978-345-1021 or 800-221-4020 (for non-local calls in MA & NH);
- (4) You can withdraw your consent at any time without consequence by calling or writing us at the number or address listed below; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below. The information we need is full name, address, phone number, and email address.

We reserve the right to provide any communication in paper form, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in paper form.

### Hardware and Software Requirements

The minimum hardware and software system requirements to receive and keep the electronic communications and disclosures are a personal computer or other device which is capable of accessing the Internet; a web browser which is capable of supporting TLS1.2 encryption communications and is a current version that is supported by the publisher of the following browsers - Safari, Microsoft EDGE, Google Chrome, or FireFox; an active email address; the ability to download and either store or print PDF files. Your access to this page verifies that your browser and encryption software/device meets these requirements.

### Duration

This agreement and consent shall remain in effect until revoked by you. If you elect to revoke your consent to receive these electronically, you may do so by telephone at 1-978-345-1021 or 800-221-4020 (for non-local calls in MA & NH). If the revocation of your consent is received less than fifteen (15) days before the end of your normal statement or billing cycle, it may not take effect until the following cycle. Once you sign up for eStatements you will be able to view, save or print the last twelve (12) monthly statements, bills and/or notices.

### Online or Mobile Banking

We require you to have an online or mobile banking relationship with us to facilitate the electronic communications described above.

### Contact Information

978-345-1021 or 800-221-4020 (for non-local calls in MA and NH)  
Workers Federal Credit Union, 119 Russell Street Littleton, MA 01460

### Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.