



E-Sign Disclosure and Consent Agreement

This disclosure documents your consent to conduct transactions electronically and to electronically receive communications, disclosures, notices and other documentation ("Disclosures") relative to the accounts you are applying to open with us online, as well as any and all other current and future products, services and accounts you may have with us. This disclosure also describes your rights relative to such consent, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this and all the disclosures and agreements related to this transaction.

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 Disclosures regarding your current and future products, services and accounts with us;
- (2) Unless you consent, you have the right to receive all required Disclosures in paper or non-electronic form;
- (3) Even after consent, you have the right to receive a paper copy of Disclosures, and 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 calling us or writing us at the number or address listed below; and
- (5) By consenting you agree to provide us with a current email address that will be used to communicate with you electronically and update us as to any changes in your email address by calling or writing us at the number or address listed below.

We reserve the right to provide any Disclosures in writing rather than electronically.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic Disclosures are: A personal computer or other device which is capable of accessing the Internet; an internet web browser which is capable of supporting TLS 1.2 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.

Contact Information

978-345-1021 or 800-221-4020 (for non-local calls in MA & NH)
Workers Credit Union
815 Main Street, P.O. Box 8207
Fitchburg, MA 01420-0900
wcu@wcu.com

Consent

By clicking "I Agree" later in the account opening process you consent to receive Disclosures electronically and to the terms and conditions as described above.