

## Federal E-SIGN Act Disclosure and Consent

Please read this document carefully and print a copy for your records.

By supplying your consent, you agree to the electronic delivery of the disclosures, agreements, change notices, terms and conditions and any other documents related to our online services and applications. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. Once you consent to the disclosures, you may request paper copies, which may result in a fee.

### Scope of Communications to be Provided in Electronic Form

When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the online service for your account(s).
- Notices or disclosures about a change in the terms of your account(s) or associated features and response to claims.
- Privacy policies and notices.
- Monthly or other periodic billing or account statements for your account(s) or such other communications that we may include from time to time. Note: Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to receive statements electronically.

### System Requirements to Access Information

In order to access and retain communications electronically, you must have the following equipment and software:

-A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

-An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.

-You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at: <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.

### Electronic Signatures

You agree that your use of a "submit" button to send us an online application for service(s) constitutes your electronic signature which is the legal equivalent of your manual signature. By selecting "submit," you agree to be legally bound by this agreement's terms and conditions.

**Requesting Paper Copies**

We will not send you a paper copy of any communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, visit a branch, call (301)797-6318, email to [info@bdfcu.com](mailto:info@bdfcu.com), or write Bulldog Federal Credit Union, 580 Northern Avenue, Hagerstown, MD 21742.

**Withdrawal of Electronic Acceptance of Disclosures and Notices**

You may withdraw your consent to receive electronic communications by contacting us using the methods listed above. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal, and will result in the termination of access to all online banking platforms.

**How to Update Your Records**

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. To ensure the security of your account, Bulldog Federal Credit Union requires written authorization to update an address. Bulldog Federal Credit Union is unable to accept address changes which do not include your signature. This includes address changes over the telephone. A signed change of address form or a written communication containing your new address, contact information, and signature are acceptable to change your address. This can be done at one of our offices, by fax at (240) 420-2000, or by mail at 580 Northern Avenue, Hagerstown, MD 21742.