

Power Financial Credit Union

Consumer Disclosures for Electronic Document Delivery

Electronic Delivery Terms

By clicking the "Consent" below, you agree to accept delivery of your account documents electronically by Power Financial Credit Union. The following terms and conditions apply to our electronic delivery and your receipt of account documents. The Credit Union uses an electronic document signing system (EchoSign) to streamline the delivery of accounts and services to you.

Account Related Documents. You agree we may deliver electronically the following account related documents during your account relationship:

Consumer Documents	
Loan Documents	<ul style="list-style-type: none">• Master Application (Consumer)• Closed End Note, Disclosure, Loan & Security Agreement (Consumer)• Home Equity Loan Fees to Third Parties• Home Equity Master Application• HE Early Federal Truth-in-Lending Disclosure Statement• Same Name Affidavit (Consumer)• Information for Government Monitoring Purposes (HMDA)• Non-Borrower Pledge of Shares and Security Agreement• Notice to Co-signer• Revolving Line of Credit - Credit Agreement & Security Agreement
Account Documents	<ul style="list-style-type: none">• Member Application• Account Card• Deposit Account Agreement (Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement and Privacy Policy)• Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none">• Periodic Statements• Change in Terms Notices• Account and Transaction Alerts• Future Service Enrollments, Communications and Notices

Accessing & Signing Documents. Before obtaining products or services electronically through Power Financial Credit Union, please carefully review and save or print a copy of this consent for your records. You can also access a copy of these Consent Disclosures and account documents at any time by contacting Power Financial Credit Union.

At the time you request a specific account or loan, you may be asked to sign and agree to the terms of the account/loan documents electronically through the EchoSign system. You may save and print documents we send to you through the EchoSign system during and immediately after a signing session and if you elect to create a EchoSign signer account, you may access them for a limited period of time (usually 45 days) after such documents are first sent to you.

Accessing Paper Copies. The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department (*see below*) and request a paper copy of a particular document. You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to view, download and print any open or signed documents sent to you through the EchoSign electronic signature system using the PDF and Print icons.

Your Right to Cancel You have the right to cancel and withdraw your consent to electronic document delivery or request a paper document at any time. If you wish to withdraw your consent, you may contact Member Service at Power Financial Credit Union (*see below*).

Fees/Restrictions. There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received in electronic format or for withdrawing your consent at anytime.

Your System Requirements. You will need computer access, an email address, Internet service and a printer or computer storage such as a hard drive or thumb drive, for printing or saving documents. The following are the hardware and software requirements necessary for you to access, receive and retain electronically delivered documents.

Hardware & Software Requirements	
Operating Systems	Windows XP or later; Macintosh OS X 10.5 or later; iOS 5.1 or later; Android 4.1 or later
Browser	Final release versions of Internet Explorer® 7.0 or above (Windows only); Safari™ 5.0 or above; Firefox; Chrome
PDF Reader	Adobe Reader 9.0 or later to view and print PDF files
Screen Resolution	800 x 600 minimum
Enabled Security Settings	Allow per session cookies

We will notify you whenever we change or revise these requirements. At that time, you will have the right to withdraw your consent at no cost to you.

Your Responsibilities. You agree that your computer satisfies the hardware and software requirements specified above and you certify you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically. We are not obligated to verify that you have received or can access any account document.

Contacting Power Financial Credit Union. You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may call us at 800.548.5465 or write to us at Power Financial Credit Union, 2020 N.W. 150th Avenue Pembroke Pines, Florida 33028. Please provide your name, email, telephone number and for paper document requests your postal address and document title.