

Consent to Electronic Document Delivery



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1. Electronic Delivery Terms

By clicking "I Accept" below, you agree to accept delivery of your deposit account and loan documents electronically by ELGA Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account and loan documents including initial agreements and disclosures and subsequent notices and statements:

2. Deposit Account and Loan Documents

Your electronically delivered deposit account and loan documents will include:

Deposit Account and Loan Documents		
Account Opening Documents	<ul style="list-style-type: none">• Deposit Account Application• Loan Application• Membership & Account Agreement• Funds Availability Policy	<ul style="list-style-type: none">• Electronic Funds Transfer Agreement• Privacy Policy• Rate and Charges/Truth-in-Savings Disclosures• All initial Loan Agreements and Disclosures
Subsequent Documents	<ul style="list-style-type: none">• eStatements• Change in Terms Notices• Annual Privacy Policy Notices• Notice of Past Due Payment• Notices of Negative Balance	<ul style="list-style-type: none">• Account and Transaction Alerts• Future Service Enrollments, Communications and Notices• Annual Tax Notices• Maturity Notice

3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

4. Accessing Paper Copies

You have the right to receive communications from us in non-electronic form. 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 and request a paper copy of a particular document.

5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting our Member Service department at 810-715-3542 or 800-882-6457, or by logging in to your account through the ELGA Credit Union Online Banking service. Please allow a reasonable period of time to process your request.

6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Microsoft Edge, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

We will notify you whenever we change or revise these requirements.

8. Your Responsibilities

You certify that 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. We are not obligated to verify that you have received or can access any account or loan document. 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 re-deliver your notification electronically.

9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us at 810-715-3542 or 800-882-6457 or write to us at 6065 Grand Pointe Blvd., Grand Blanc, MI 48439, or email us at feedback@elgacu.com.