

Electronic Statements, Disclosures, & Notices Agreement

By clicking "I Agree", you accept and agree to the terms of this Electronic Statements, Disclosures, & Notices Agreement ("Agreement"), and hereby authorize Pittsford Federal Credit Union (PFCU) to provide all required statements, disclosures and other notices electronically (collectively, "Electronic Communications"). Please read this information carefully and print or download a copy for your records. This document is provided in accordance with the federal E-SIGN Act and New York State's Electronic Signatures and Records Act.

Consent. You (including any joint account holders and coborrowers) acknowledge receipt of this Agreement and consent to the delivery of Electronic Communications for all PFCU products and services you currently utilize as well as those you apply and are approved for in the future. You also confirm that you meet the System Requirements listed below and that you are able to access and retain Electronic Communications provided by PFCU.

Electronic Communications may be delivered to you in a variety of ways. These various delivery methods include SMS (text) and Email. In some cases, you will be able to choose between SMS or Email delivery. You may also have the opportunity to choose whether to receive certain communications electronically, on paper, or both. We will provide you with instructions on how to make those choices when they are available. For SMS, standard message and data rates may apply. You may opt out of SMS communication at any time.

Scope of Your Consent. PFCU Electronic Communications may include information related to: (i) your membership, account, loan, or service; (ii) our decisions related to your membership, account, loan, or service; (iii) terms and conditions that govern your membership and any account, loan, or service we make to you; and (iv) all related disclosures and important information that you would otherwise receive from us by mail (including, but not limited to, membership and account agreements, loan or account opening disclosures, periodic statements, overdraft notices, change-in-terms notices, billing rights and error resolution notices, privacy notices, certificate maturity notices, tax documents, marketing materials, and other legal and regulatory disclosures or notices that we are required to (or determine to) provide related to your account, loan, or service. This Agreement informs you of your rights when receiving these Electronic Communications. By agreeing to Electronic Communications, you understand that while they will exist electronically, you still have the option to receive these records in paper form either automatically or per request.

Email Address / Mobile Phone and Notification of Availability. You agree to provide us with a valid email address and/or mobile phone number that will be used to send you notifications as to the availability of Electronic Communications. You agree to let us know immediately if this information changes (see Contact Information below). You understand that you have no expectation of privacy if you are using an email address and/or mobile phone number used by multiple parties or owned by your employer. You further agree to release PFCU from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other contact selected by you.

Accessing Your Electronic Communications. Using the email address and/or mobile phone number you provide, we will send you notifications as to the availability of Electronic Communications when applicable (for example at the end of each statement cycle) and you may be required to access PFCU's Online/Internet Banking or Mobile Banking (collectively, 'Digital Banking') in order to view the Electronic Communications. You may be required to enter your 'Digital Banking' credentials to view your Electronic Communications. It is solely your responsibility to protect your logon and password from unauthorized persons. PFCU reserves the right to discontinue your access if it feels the integrity of your account or log-in credentials has been compromised. If you do not update your email address and/or mobile phone number or otherwise do not provide a valid email address and/or mobile phone number, we may not send a notification but you agree our provision of the Electronic Communication within 'Digital Banking' is sufficient delivery of such information.

Copies. You may request a copy of any Electronic Communication. If you wish to obtain a paper copy of any Electronic Communication, you may contact us using the Contact Information below.

Withdrawing Your Consent. Your consent to receive Electronic Communications shall remain in effect until withdrawn by you. You can elect to withdraw your consent to Electronic Communications at any time and at no charge using any of the methods listed under Contact Information (below). If you withdraw your consent to Electronic Communications, you will receive information regarding your PFCU membership, accounts, loans, and services via paper or U.S. mail and such delivery may be slower than receiving such information electronically. Additionally, certain services may require Electronic Communications to use the services and any such requirement will be explained in the terms of such service. It may take up to ten (10) days to process your election to withdraw your consent to Electronic Communications as certain statements, notices, and disclosures may already be prepared to be sent electronically. If you withdraw your consent, the legal validity and enforceability of prior Electronic Communications will not be impacted.

System Requirements. In order to access and retain Electronic Communications you will need a computer or mobile device with an internet connection, a current web browser or app that supports encryption, a current version of a PDF reader to open the documents in pdf format, and an adequate means to store and/or print documents. If you are unsure as to whether you have the necessary components, please contact us (see Contact Information below) before providing your consent.

PFCU's Right to Amend this Disclosure. PFCU reserves the right to amend this Agreement from time to time and we will notify you of any material change via email or on our website by providing a link to the revised Agreement. Your continued acceptance of Electronic Communications after the effective date of the changes will indicate your acceptance to the revised Agreement.

Contact Information. If you need to update your email address or mobile phone number, request a paper copy of an Electronic Communication, or withdraw your consent, you can do so via 'Digital Banking', by contacting us via email at MemberService@PittsfordFCU.org, by sending a letter to 20 Tobey Village Rd, Pittsford NY 14534, by calling during business hours (Monday – Friday, 9:00 AM to 4:30 PM) via our toll-free number (800) 836-8010, or by visiting our branches located at 20 Tobey Village Rd Pittsford NY 14534 or 1321 Pittsford Mendon Rd Mendon NY 14506.

Please print or save a copy of this agreement for your records.