

## **Banner Federal Credit Union Federal E-SIGN Act Disclosure and Consent**

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-Sign”) Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the boxes on the website you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions and any other documents. 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.

### **Electronic Delivery of Disclosures and Notices**

In order to use the Online Account Opening Products and to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online Account Opening product.

Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting “Download”. Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions and any other documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to open the deposit account via our website.

### **System Requirements to Access Information**

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software:

#### **-Supported Computer and Mobile Device Operating Systems:**

- Windows 7 and above
- MacOS X High Sierra and above (supporting Safari as below)
- iOS - latest version and two prior versions
- Android - latest version and two prior versions

#### **-Supported Web Browsers and Requirements:**

- Microsoft Edge (both original and new version based on Chromium, 2020 release)
- Google Chrome, latest version and two prior versions.
- Mozilla Firefox, Extended Support Release.
- Safari, version 11 or higher
- Cookies & JavaScript enabled*

#### **-PDF Viewers:**

For the best experience viewing and printing digitally signed, electronic documents, you should use Adobe Acrobat or Adobe Reader version 9.1 or higher.

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

You may withdraw your consent to receive statements in electronic form for any of your Accounts by contacting us by logging into **Virtual Branch at [www.bannerfcu.org](http://www.bannerfcu.org), by fax (602) 256-0089, or by postal mail at 5757 W. Thunderbird RD Ste E155, Glendale, AZ 85304**. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our Online banking product as a withdrawal of your consent to receive electronic statements. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

### **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. You can update such information (such as your e-mail address) by logging into **Virtual Branch at [www.bannerfcu.org](http://www.bannerfcu.org), by fax (602) 256-0089, or by postal mail at 5757 W. Thunderbird RD Ste E155, Glendale, AZ 85304**