

## **CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES**

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to all disclosures and notices regarding your Rock Valley Credit Union accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by calling or writing us at the number or address listed below, but such a withdrawal of consent will result in a fee for original paper statements to be charged each statement cycle; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

### **Hardware and Software Requirements**

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are the current and prior major releases of supported browsers (Internet Explorer, Firefox, Safari and Chrome), a PDF reader and session cookies enabled. For mobile access, Apple iOS 7.0 or above or Android 4.0 or above. Please note that utilizing older browsers may result in disabled functionality or limited access to services.

### **Contact Information**

815-282-0300

Rock Valley Credit Union

1201 Clifford Ave.

Loves Park, IL 61111

rvcu@rockvalleycu.org

### **Consent**

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.