



eNotices Terms & Conditions

This agreement will provide authorization for electronic delivery of certain credit union generated notices. These are notices that are triggered because of certain credit union services that are provided to you. Please review the information below prior to completing the enrollment form and giving your consent. In order to receive your notices electronically, you are required to be enrolled in the Saratoga's Community Federal Credit Union eBranch (online banking) system*. It may take up to two statement cycles before your account is set up for electronic delivery of your documents.

By electing to receive your notices online, you are consenting to receive from Saratoga's Community Federal Credit Union by electronic means only, notices and other disclosures related to your account(s). Types of notices that may be available electronically include but are not limited to Non-Sufficient Funds Notices, Overdraft Protection Notices, Draft Reject Notices, ACH Reject Notices, EFT NSF Notices, Share Certificate Notices, Tax Forms and Delinquency Notices.

While enrolled for electronic delivery, you may no longer receive the above listed statements and notices in the mail. However, you may be sent other paper documents that contain important information about your accounts. You should continue to review correspondence that we mail to you.

When your notices are available online, an email notification will be sent to the email address we have on file. It is your responsibility to update any changes in your personal information. You can securely update your personal information and email address by accessing your eBranch (online banking) account at www.saratogafcu.org. Simply click on the Self Service Tab, select Personal Information under the Personal Options heading and update your personal information and email address.

You are consenting to receive electronic notices for every year a statement is furnished. Electronic notices will continue to be accessible through eBranch until further notice. You may request a paper copy of an eNotice by contacting Saratoga's Community Federal Credit Union. You have the right to revoke this agreement and thereby withdraw consent to receive statements and notices electronically. To withdraw your consent with no cost to you, please submit a cancellation request in eBranch (online banking) under the Self-Service tab, Compose New Mail. You will receive a confirmation receipt of withdrawal electronically through this mail service.

The same terms apply with respect to electronically delivered statements and notices as for those delivered in paper form. The deposit agreements and disclosures that you previously received from Saratoga's Community Federal Credit Union remain in effect.

We reserve the right to cancel your participation in this program at any time. If you do not consent to receive the statement electronically, a paper copy will be provided. Please note, the Terms and Conditions for eBranch (online banking) also apply to your use of this service.

* A minimum requirement for eBranch (online banking) is a 128-bit encrypted browser. If you are unable to load Adobe on your personal computer, please do not continue with enrollment. You will need this software to access, print and retain a eNotice.

I have read and agree to the terms and conditions stated above. I understand that by clicking the "I agree" button and completing the enrollment form, I will stop receiving my paper notices.

Note: You must be enrolled in eBranch (online banking) to receive eNotices.