



Online Service E-Sign Disclosure and Consent

This disclosure documents your consent to conduct transactions electronically and to electronically receive eDocuments which includes disclosures, statements, and select notices relative to the accounts you are applying to open with us online. This disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, statements, and select 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 an account through other methods that we permit, such as in person.

You understand, prior to consenting, that:

1. Your consent applies only to disclosures and notices regarding your accounts, including your periodic account statements;
2. In order to receive eDocuments, the Online Banking service must be established for your accounts;
3. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
4. Even after consent, if you want to receive a paper copy of the documents in addition to the electronic documents you can obtain one by calling or writing us at the number or address listed below. Note that a fee as outlined in the fee schedule may apply if you request a copy of a paper statement;
5. You can withdraw your consent at any time by calling or writing us at the number or address listed below, and
6. By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information. It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to this Disclosure and our Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) through Online Banking Options or by calling or writing Saratoga's Community Federal Credit Union at the number or address listed below.

We reserve the right to provide any disclosures, statements, 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. All communications and disclosures that we provide you in electronic form will be provided either (1) at the time of application, (2) via email, (3) by access to a website that we will designate in an email notice we send to you at the time the information is available.

You have the right to withdraw your consent at any time by logging into Online Banking and updating your statement preference or by calling us or writing us at the number or address listed below. We may treat your provision of an invalid email address or the malfunction of a previously valid email address as a withdrawal of your consent to receive eDocuments. We will not impose any fee to process the withdrawal of your consent to receive eDocuments. However, depending on your account type, your account may be charged a monthly service charge.

Hardware and Software Requirements

In order to view, and retain electronic communications including eDocuments that we make available to you, you must have:

Internet browser that supports 128 bit encryption

Adobe Acrobat® Reader 7.0 or higher

Sufficient electronic storage capacity on your computer's hard drive or other data storage unit

A valid email address

Internet Access

Online Banking Access

Contact Information

Saratoga's Community Federal Credit Union

189 Ballston Avenue, Saratoga Springs, NY 12866

518.583.2323

Saratoga's Community Federal Credit Union

189 Ballston Avenue | Saratoga Springs, NY 12866 | 518.583.2323 | Fax: 518.583.9143 | www.saratogafcu.org

August 22, 2025