

E&G Employees FCU Electronic Communications Consent and Notice

Please read this agreement carefully and save or print a copy for your records. By checking the boxes on the website you consent to the electronic delivery of 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. You acknowledge that, for your records, you are able to retain Electronic Communications (described below) by printing and/or downloading and saving this Agreement and any other agreements and Electronic Communications, documents, or records that you agree to using your E-Signature. You accept Electronic Communications provided as reasonable and proper notice, for the purpose of any laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

Electronic Communications include: current and future notices, disclosures, as well as other documents, statements, data, records and any other communications regarding your relationship with E&G)

Terms: This Disclosure and Agreement (“Agreement”) is the contract that informs you of your rights and responsibilities concerning the service offered to you by Educational & Governmental Employees Federal Credit Union. The service permits you to electronically apply for loans, initiate transactions involving your accounts, communicate with and to electronically receive disclosures and records regarding your account(s) with Educational & Governmental Employees Federal Credit Union. In this Agreement, the words “you,” “your,” and “yours” mean those who request and use the service, including any joint owners or any person authorized to use your services. The words “we,” “us” and “our,” mean E&G.

By using this service, each of you, jointly and severally, agree to the terms and conditions of this Agreement, and any amendments. The terms of this Agreement are in addition to the terms of any deposit agreements you have with us, including but not limited to the: Truth-in-Savings Disclosures, Funds Availability Policy, Privacy Policy and Electronic Fund Transfers Agreement and Disclosures (“Account Disclosures”), and any change of terms notices.

Electronic Signature: By selecting the “I Accept (I Agree)” button, you are signing this Agreement electronically. You agree your electronic signature is the legal equivalent of your manual signature on this Agreement. By selecting “I Accept (I Agree)” you consent to be legally bound by this Agreement’s terms and conditions. You further agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, using any electronic service we offer; or in accessing or making any transactions regarding any agreement, acknowledgement, consent terms, disclosures, or conditions constitutes your signature (“E-Signature”), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party or other third party verification is necessary to validate your E-signature; and that lack of such certification or third party verification will not in any way affect the enforceability of your E-signature or any resulting contract between you and E&G. You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this

Agreement. You further agree that each use of your E-Signature in obtaining an E&G service constitutes your agreement to be bound by the terms and conditions of our Disclosures and Agreements as they exist on the date of your E-Signature.

You understand and agree that your E-Signature executed in conjunction with the electronic submission of your application shall be legally binding and such transaction shall be considered authorized by you.

Requesting Paper Copies of Disclosures: Even after consenting you have the right to receive paper copies of those records/disclosures related to your account(s). We will send them to you at no charge. To request paper copies of electronic records/disclosures, contact us at (914) 946-6200.

Withdrawal of consent: You can withdraw your consent at any time by contacting us at (914) 946-6200.

Updating Your Personal Information: You are responsible for keeping your e-mail address updated as we may contact you electronically. You should keep us informed of any changes in your telephone number, mailing address, or email address by contacting us at (914)946-6200.

Systems Requirements: You are responsible for installation, maintenance, and operation of your computer, browser and software. E&G is not responsible for errors or failures from any malfunction of your computer, browser or software. E&G is also not responsible for computer viruses or related problems associated with the use of an online system. The following are the minimum hardware; software and operating system requirements necessary to access receive and retain Electronic Communications:

1. **Test your ability to retrieve and read a PDF or Text image file.** By accepting this disclosure you are acknowledging that you are able to successfully retrieve and read this test statement and confirm there are no issues viewing this sample statement. Click here to verify you can view this test statement [Click for Sample Statement](#)

2. **Minimum Requirements:**
The minimum and recommended hardware requirements to run Virtuoso Home Banking are listed below.

Minimum: Requirements listed will enable Virtuoso Home Banking to run on your Personal Computer (PC) or Mac.

Recommended: Requirements listed will deliver enhanced system performance for Virtuoso Home Banking.

Computer Processor

- **Minimum:** 1 GHz CPU
- **Recommended:** 2 GHz CPU

Computer Memory (RAM)

For Windows Vista

- **Minimum:** 1 G
- **Recommended:** 2 G

For Windows 7

- **Minimum:** 3 G
- **Recommended:** 4 G

For Windows 8

- **Minimum:** 3 G
- **Recommended:** 4 G

For Windows 10

- **Minimum:** 3 G
- **Recommended:** 4 G

For MAC

- **Minimum:** 500 Mb
- **Recommended:** 1 GHz processor or higher/1 G RAM or greater

(*) More recent versions of Windows operating systems use larger amounts of RAM.

Hard Drive Space Available

- **Minimum:** 300 MB

Monitor/Display

- **Minimum:** VGA Monitor resolution of 800X600, configured to display 256 colors.
- **Recommended:** Resolution of 1024X768 or higher (if available) to enhance the visual aspect of Virtuoso Home Banking.

Compatible Browsers

- **Internet Explorer 11, Edge**
- **Firefox (Latest Version)**
- **Google Chrome (Latest Version)**
- **Opera (Latest Version)**
- **Safari (MAC Only-Latest Version)**

Internet Connectivity

- **Minimum (For Dial-up Customers ONLY):** Modem/Speed: 28.8K bps (28,800 baud/second) or higher; V.34 modem protocol is minimally required; V.90 modem protocol is recommended.
- **Recommended:** High Speed Internet or Broadband Connection.

Termination of Agreement and Service: We may terminate its service and this agreement at any time. We will provide you with notice of any such termination or amendments as required by law. Whether you or the Credit union terminates this Disclosure and Agreement, the termination shall not affect your obligations under this Disclosure and Agreement.