



ILWU Federal Credit Union E-SIGN Disclosure

In this Online Services E-SIGN Act Consent and Disclosure the terms “you”, “your” and “yours” each mean the ILWU Federal Credit Union (Credit Union) Account Owner, authorized signer and/or authorized user. The terms “we”, “us”, “our”, “ours”, and “ILWU” each refer to and mean ILWU Federal Credit Union (Credit Union).

This Online Services E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures In Global and National Commerce Act (E-SIGN Act) and applies to your consent to and your request for the electronic delivery of all Communications for and relating to your membership and the accounts, products and services offered and/or accessible through ILWU Federal Credit Union’s online services, including Online and Mobile Banking, the Electronic or eStatements, External Transfer, Person to Person or P2P, Bill Payment, and Remote Deposit Capture (Mobile Check Deposit) Service, as well as access to those online services via our Mobile Banking Application (“App”).

“Communication(s)” means all agreements and disclosures and any and all amendments thereto, as permitted by law; product, service, and fee change in terms notices; annual and other periodic notices required by federal and/or state law or regulation; periodic account statements, credit card statements, tax statements, transaction history and information; and other notices, such as insufficient funds notices, billing notices, and alerts.

NOTE: Consenting to receive Communications under this Online Services **E-SIGN Act Consent and Disclosure** will not automatically enroll you in the eStatement Service or result in the automatic electronic delivery of periodic account statements and/or credit card statements.

By agreeing to the agreements and disclosures, you affirmatively consent to conduct business electronically with ILWU Federal Credit Union in connection with online services and your requests for related accounts, products, and services, and to receive this **E-SIGN Act Consent and Disclosure** and the **Membership Agreement and Disclosures** electronically.

This Online Services **E-SIGN Act Consent and Disclosure**, the **Membership Agreement and Disclosures**, and all other online services agreements and disclosures can be printed and/or downloaded by you and are available to you in paper hardcopy upon request. Please read these agreements and disclosures prior to continuing with your enrollment in Online Banking.

If after you register for Online Banking, you enroll in eStatements, External Transfers, Bill Payment, Remote Deposit Capture (Mobile Check Deposit) Service, or any other service, your consent provided under this Online Services **E-SIGN Act Consent and Disclosure** will also apply to the electronic delivery of the related agreements and disclosures and all other Communications.

Applicability of Consent – Your electronic consent to conduct business electronically applies to ILWU Federal Credit Union’s online services, your request for accounts, and all related products and services you request or utilize, and the electronic delivery of Communications.

Email Address and Keeping Your Information Current – In order to communicate with you regarding your online services, new account(s) and all related products and services you request or utilize, and to deliver to you or notify you of Communications, you must provide us with your valid email address. It is your responsibility to promptly notify ILWU Federal Credit Union of any changes to your email address. You can update your email address with us by either calling us at 866.445.9828, or updating your personal information email address via Online Banking, or by submitting your change to us in writing via mail to ILWU Credit Union, P.O. Box 7629, Long Beach, CA 90807, or by visiting one or our branches.

Print and Download Agreements and Disclosures – Most information on and within our website and via online services is

provided in either HTML and/or PDF format. For those agreements, disclosures, forms, notices, and other documents provided/available in PDF format, Adobe Acrobat Reader 6.0 or later versions is required – A free copy of Adobe Acrobat Reader may be obtained from the Adobe website at <http://www.adobe.com>.

To print or download agreements and disclosures and other documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information.

To print, click on the document HTML or PDF link, select Print, select your Printer, and click OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain an electronic copy on your computer.

Hardware and Software Requirements – You must have access to a computer with browser software such as Microsoft Internet Explorer, Microsoft Edge, Google Chrome, Firefox or Safari; Adobe Acrobat Reader; Internet access, and an active/operating email address (at your cost). Your computer needs to support the following requirements:

1. An operating system, such as: Windows 98, NT, 2000, ME, XP, Vista, or Win 7; (for added security, Windows 2000 and up is recommended); or Macintosh OS 10.0.
2. Access to the Internet and an Internet browser which supports HTML 4.0 and 128bit SSL encryption and JavaScript, such as **Microsoft Explorer or Edge 11.0 or later**: Safari 7.0 or higher, Firefox 49.0 and later, or Chrome 48.0 and later.

Other Internet browsers may be used but are not supported. By affirmatively consenting, you confirm that you have access to the necessary hardware and software.

3. To use our latest mobile banking app features your device must be running iOS 10.0 or later or Android™ OS 5.0 or later.

All Agreements and Disclosures Are “In Writing” – This Online Services **E-SIGN Act Consent and Disclosure** and all agreements, disclosures and notices delivered electronically or otherwise made available to you are considered “in writing” and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us.

Obtaining Paper Copies of Agreements and Disclosures – You can obtain a paper copy of this Online Services **E-SIGN Act Consent and Disclosure** and the above listed agreements and disclosures by printing it/them yourself. You can also contact us at 866.445.9828 to request a paper copy free of cost when sent by us to you through regular U.S. mail.

Termination – We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Withdrawing Consent – You have the right to withdraw your electronic consent to conduct business electronically with us by telephoning us at 866.445.9828, by sending your instructions to us via U.S. mail to ILWU Credit Union, P.O. Box 7629, Long Beach, CA 90807, or by visiting one of our branches. If you withdraw your consent you may not be able to open additional accounts or request additional products and services online, or view or print/download this or the above listed agreements and disclosures through our website.

Governing Law – This Online Services E-SIGN Act Consent and Disclosure is made in California and shall be governed by the laws of the State of California, to the extent that California law is not inconsistent with controlling Federal Law. California’s “Choice of Rules” will not be applied if they would result in the application of non-California law.