



ESIGN Member Consent to Use Electronic Signatures and Documents

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO RECEIVE ELECTRONIC DISCLOSURES ABOUT DEPARTMENT OF COMMERCE FCU'S PRODUCTS AND SERVICES AND TO ACCESS DEPARTMENT OF COMMERCE FCU'S PRODUCTS AND SERVICES ELECTRONICALLY VIA DIGITAL BANKING.

Please read this document carefully and print or save a copy for your reference. Feel free to refer to it by accessing the Disclosures section within the website.

We are required to provide disclosures, notices, receipts, statements, and other communications to you related to Department of Commerce FCU's products and services that you may access via our mobile and online banking platforms, and you have the right to receive this information on paper. Department of Commerce FCU may provide this information to you electronically or digitally only if we provide this Department of Commerce FCU ESIGN Member Consent to Use Electronic Signatures and Documents disclosure ("Disclosure") to you and obtain your consent to receive electronic documents, use electronic signatures, and conduct transactions electronically.

- 1. Agreement to receive Communications in electronic form.** By agreeing to this Disclosure, you consent to receive all Communications related to Department of Commerce FCU products and services electronically or digitally. Your consent remains in effect until you give us notice that you are withdrawing it. At times, we may still present you with paper disclosures or other Communications that contain important information about your account, and you should continue to review any correspondence that we mail to you.

"Communications" may include any member agreements or amendments thereto, disclosures, notices, responses to claims, transaction histories, statements related to the maintenance or operation of products and accounts, privacy policies, and all other information related to the products or services, including, but not limited to, information that we are required by law, regulation, or rule to provide to you in writing.
- 2. Products and services you have previously obtained.** You may have previously sought to obtain a product or service from Department of Commerce FCU. By consenting to this Disclosure, you agree that we may provide you with all Communications for those products or services in electronic format, regardless of whether you elected to do so in the past.
- 3. Products and services you may seek to obtain in the future.** You may seek to obtain new products and services from Department of Commerce FCU. When you do, we may remind you that you have already given us your consent to provide you with all Communications in electronic format. If you then decide not to be provided with Communications in electronic format for a new product, your decision does not mean that you have withdrawn this consent for any other Department of Commerce FCU product.
- 4. Form of Electronic Communications.** We will provide Communications to you in electronic form by (1) email, (2) SMS text message,* (3) online banking, or (4) the mobile application.*
- 5. Withdrawal of consent.** You may withdraw your consent to receive Communications in electronic form by calling Department of Commerce FCU at 202-808-3600 or 888-626-9845 or send us an email at service@docfcu.org. Communications will be effective only after we have a reasonable amount of time to process the withdrawal. Withdrawal of consent will only apply to those Communications that are required by law, regulation, or rule to be provided to you in paper form. We may continue to deliver to you in electronic format all other Communications.



6. **Updating your records.** You agree to provide us with your valid email address and other contact information related to this Disclosure and your Department of Commerce FCU accounts, and to update promptly any changes to that information. You can update your information through our mobile and online banking services, or by contacting us at 202-808-3600 or 888-626-9845.
7. **Hardware and software requirements.** In order to access, view, sign and retain electronic Communications that DOCFCU provides to you, you must have:
 - An up-to-date device (e.g., computer, tablet, or mobile phone) which has internet access;
 - A current, compatible web browser, including the current or immediately preceding version of Chrome, Internet Explorer, Firefox, Safari and Edge;
 - A valid email account;
 - An operating system on your device capable of receiving, accessing and displaying Communications in electronic form via text-formatted email or gaining access to the DOCFCU Website using a supported browser, including any necessary software (e.g., Adobe to read PDF documents); and
 - If you wish to store or print any Communications, a device capable of storing and printing Communications.
 - If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add relevant Stripe email accounts to your email address book.
8. **Access to your Disclosures and requesting paper copies.** This Disclosure, as amended from time to time, will remain available for printing and viewing at <https://www.docfcu.org/site-disclosures/>. Even if you consent to receive Communications electronically, you can always obtain a paper copy by requesting one or by printing the Communication. We may charge you a reasonable fee for delivery of paper copies already provided electronically.
9. **Communications “in writing.”** All Communications provided to you in either electronic or paper format will be considered “in writing.”
10. **Termination/Changes.** We may discontinue the provision of Communications or terminate or change the terms and conditions under which we provide Communications. We will provide you with notice of any such termination or change as required by law.
11. **Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act (Act), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By Accepting this Agreement

By selecting the check-box next to ‘I have read and understand DOCFCU’s ESign Agreement’ you are confirming that you have the hardware and software necessary to receive Communications electronically, and that you have a valid email address. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, and delegates identified in respect of your Department of Commerce FCU products and services.

*Message and data rates may apply. Visit [docfcu.org](https://www.docfcu.org) for more information.

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