



Electronic Signature Disclosure

Please read this Electronic Signature Disclosure carefully and keep a copy for your records.

Electronic Copy of Related Disclosures, Agreements and Instructions. In order to speed up the online banking registration process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A **Generations Community Federal Credit Union** Online Banking User Agreement; and
- A **Generations Community Federal Credit Union** Online Bill Pay User Agreement.

Your Consent is Required. You must consent to receiving the related disclosures, agreements and instructions before we can provide them to you electronically. Your consent will only apply to online banking and online bill pay services, the related disclosures, agreements, and instructions, and you will not be consenting to receiving other electronic records or disclosures at this time.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the disclosures, agreements and the instructions electronically, you should exit this area of our website. If you do not consent to receiving an electronic copy of the related disclosures, agreements and the instructions, we will not be able to offer you online banking and bill pay services. You may visit any of our locations and speak with a staff member. A list of our locations may be found at our Website. If you consent to receive the disclosures, agreements and instructions electronically, you can also request a paper copy of the related disclosures, agreements and instructions by contacting **Generations Community Federal Credit Union** by phone at the number listed on our Website. We will not charge you any fees for providing a paper copy of the disclosures, agreements and instructions.

System Requirements to Access the Information. To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 or Netscape Navigator® version 4.73, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

System Requirements to Retain the Information. To retain a copy of the requested file, your system must have the ability to either download (e.g., to your hard disk drive or a floppy diskette) or print PDF files. You must have a functioning printer connected to your personal computer or other access device, which is able to print the related disclosures, agreements, and the instructions on plain white 8½ x 11 inch paper.