

Electronic Disclosure Statement



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

1151 East Warrenville Road
Naperville, IL 60563
(630) 276- 5555
(800) 942-0158 (toll-free)

This agreement to Receive Disclosures Electronically (“Agreement”) addresses the circumstances under which you agree to receive in electronic form information that HealthCare Associates Credit Union (We) are required by law to provide to you in writing (such as, the Truth In Savings Disclosure) in connection with your membership and accounts you may open online with HealthCare Associates Credit Union.

For the purposes of this Agreement, the words “You” or “Your” mean the primary accountholder and all joint account-holders. The words “We”, “Our”, and “Us” mean HealthCare Associates Credit Union.

Once you consent you will be able to apply for accounts online. If you do not consent, you will not be able to apply, open and fund accounts online. Regardless of your electronic consent, you may apply in-person for accounts at any of our physical branch locations.

Prior to consenting to conduct electronic transactions, receive disclosures and notices electronically, you understand that:

- Your consent applies only to the disclosures and notices you read, understand, and have agreed upon regarding your online account application.
- Even after your consent, if you want a paper copy of any of these disclosures and notices, we will provide them to you at no charge if you call, write or email us at the numbers or addresses listed below.
- By providing your consent you agree to provide us with your current email address, to enable us to communicate with you electronically, and to update us if you change your email address. You may notify us of this change by calling, writing or emailing us at the numbers or addresses listed below.
- You may withdrawal your consent at any time by calling, writing or emailing us at the numbers or addresses listed below.
- In lieu of electronic delivery, we reserve the right to provide paper copies of disclosures and notices.

Hardware and Software Requirements

You will need a valid email address, internet access and:

- An 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 storage unit

Contact us

Contact Center: 630.275.5555 or toll-free 800.942.0158

Fax: 630.276.5841

Online: hacu.org

Email: memberservices@hacu.org