



This disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

## **Consent to conduct business electronically regarding eStatements**

**Technical requirements:** To view eStatements, to access and retain electronic records, you will need an internet browser that supports 128 bit encryption, Adobe Acrobat Reader® 7.0 or higher and sufficient electronic storage capacity on your computer's hard drive or other storage unit. You must also have access to a printer and/or the ability to download information, in order to keep copies of the electronic agreements and disclosures for your records.

**Right to withdraw your consent:** You have the right to withdraw your consent to conduct business electronically regarding eStatements. This means you will no longer be able to receive or view your statements electronically. If you select this option, your access to eStatements will be terminated. You may withdraw your consent through our internet branch, through the mail, or by calling (630)276-5555.

**Paper copies of electronic records:** If at any time you wish to obtain a copy of your statement, while you are logged into the Internet Branch service, click the eStatement link, and in the new window either click the "Printable Version" or the "Download option." You may also call the Credit Union. Please note you could be assessed a fee. Refer to the Schedule of Fees for a complete list of our fees.

**Communication:** In order to communicate with you regarding eStatements and to use the service, you must be enrolled in our Internet Branch service, and provide a current e-mail address. It is your responsibility to update HACU regarding any changes to your e-mail address.

**Applicability:** Your electronic signature and consent to conduct business electronically applies to the eStatement service only. This consent applies to your membership with HACU, which covers all applicable accounts for your membership.

By agreeing, you are providing HealthCare Associates Credit Union with your electronic consent to conduct business electronically regarding eStatements.