

## **DISCLOSURE REQUIRED BY FEDERAL LAW E-SIGN DISCLOSURE AND CONSENT**

Please read this E-SIGN Disclosure and Consent carefully and keep a copy for your records. If you are accessing this from a public computer you should not engage in online account opening.

### **If requesting to open a Share Savings or Checking account:**

**Electronic Delivery of Related Disclosures, Agreements and Instructions.** In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product you have selected; and
- Information and instructions about any additional services that you select during the application process.

### **Paper Copy of Disclosures, Agreements and Instructions.**

If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the deposit account via our website. You may visit any of our locations and speak with a financial services representative. 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 legal disclosures, agreements and instructions by contacting our Member Service Center 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 files, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- 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 Mozilla Firefox 3.6, 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 8.0 or higher (To download a free copy click [here](#)). 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 files, your system must have the ability to download (e.g.,

to save or store to your hard drive) and store PDF files. To print the 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.

**Your Consent is required.**

By clicking the "Accept" button, on the application submission page you are consenting that you have reviewed and received the related legal disclosures, agreements, and instructions electronically. Your consent will only apply to the deposit product(s) you have selected, the related legal disclosures, agreements, and the instructions, and you will not be consenting to receiving other electronic records or disclosures at this time.