

# New Covenant Dominion Federal Credit Union

Corporate Headquarters:  
1185 Boston Road Bronx, NY 10456  
Website: [www.newcovenantcreditunion.org](http://www.newcovenantcreditunion.org)



North Bronx Branch:  
3601 Eastchester Rd, Bronx, NY 10469  
Phone Number (Both Branches): (718) 328-3930

## E-SIGN DISCLOSURE AND CONSENT

Revised February 2020

Please review this document carefully and download or print a copy for your reference. You can access an online copy at any time by visiting this link on our website: [www.newcovenantcreditunion.org/esign](http://www.newcovenantcreditunion.org/esign).

This E-sign Disclosure and Consent (“Disclosure and Consent”), applies to all communications for those services that you access or subscribe to through the Online Account Enrollment Service offered by New Covenant Dominion Federal Credit Union (“NCDFCU,” the “Credit Union,” “we”, “us,” or “our”). The Online Account Enrollment Service permits you to apply for a Credit Union account electronically online and/or to access information about your account(s) with us electronically through our online banking platform. This Disclosure and Consent also includes your consent to receive your periodic account statements and notices electronically by accessing them through the Credit Union’s website and online banking platform (as part of e-Statements Services.) Account holders under the age of 13 are not eligible to receive E-Communications from us, and by accepting these terms, you confirm that you are above the age of 13.

### ***Scope of Communications to Be Provided in Electronic Form***

You have the option to receive this Disclosure and Consent, your periodic account statements and other required disclosures and notices in paper or non-electronic form. When you elect to consent to E-Communications below, you agree: (a) to receive and accept the terms of this Disclosure and Consent and all agreements for services you access or subscribe to through the Online Account Enrollment Service by electronic means; and (b) that we may provide you with any communications (including your periodic account statements) in electronic format (by visual text displayed on a computer monitor or other electronic device) and that we may discontinue sending paper communications to you unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions (collectively, “E-Communications”) includes, but is not limited to, the following for all accounts you have with us:

- All legal and regulatory agreements, disclosures and communications related to the service you access or subscribe to through the Online Account Enrollment Service;
- Periodic account statements (except loan statements) and all disclosures related to such statements;
- Notices or disclosures we provide you pursuant to applicable federal, state and local laws or our Account Agreement with you and any documents it incorporates by reference; and
- Privacy Policies and other notices.

The last three bulleted services indicated above collectively comprise “e-Statements Services.” There is no charge for Online Account Enrollment and e-Statements Services.

### ***Method of Providing Communications to You in Electronic Form***

All E-Communications will be provided either (1) via e-mail or (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available. Please note that, in order to receive e-Statements Services (and access your periodic account services and accompanying notices), you must enroll in online banking and electronically agree to the terms of the NCDFCU Online Banking Agreement.

### ***How to Withdraw Consent***

You may withdraw your consent to receive future periodic account statements and notices in electronic form (i.e., e-Statement Services) or to receive E-Communications related to the Online Account Enrollment Service by telephoning us at (718) 328-2930; writing to us at New Covenant Dominion Federal Credit Union, 1185 Boston Road, Bronx, NY 10456; or by sending us a secure message through our online banking platform. No fees will be imposed to process the withdrawal of your consent to receive E-Communications; however, your access and use of the applicable service will be terminated. Any withdrawal of your consent to receive E-Communications will be effective only after we have a reasonable period of time to process your withdrawal.

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E-Sign Disclosure & Consent**

***How to Update Your Records***

It is your responsibility to provide and maintain a current e-mail address with us. We are not responsible for your failure to receive E-Communications in a timely manner if you fail to keep us updated at all times with your current e-mail address. You can update your e-mail address by logging into our online banking platform, clicking on "My Settings," and then clicking on the "Update My Email Address" button.

***Hardware and Software Requirements***

In order to access, view and retain E-Communications that we make available to you, you will need a computer with software that can open and view Portable Document Format (PDF) documents, a working Internet connection and sufficient electronic storage capacity on your computer's hard drive or other storage unit. You are responsible for the set-up and maintenance of your computer, software, and modem as well as any and all telephone access fees or Internet service fees that may be assessed by your telephone company or Internet service provider: You will also need an Internet browser that supports 128-bit encryption, such as Microsoft Internet Explorer version 6.0, Firefox 3.0, Safari 4.0 or higher. Finally, you will need to have an e-mail account with an Internet service provider and appropriate e-mail software.

***Requesting Paper Copies***

We will not send you a paper copy of any E-Communication (including this Disclosure and Consent) unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of any agreements or disclosures required by law by printing it yourself from our website or online banking platform, or by requesting that we mail you a paper copy at no cost to you. You may request a paper copy of any prior account statements previously made available to you by electronic means for the fee disclosed in our Rate and Fee Schedule then it effect. To request a paper copy, please call us at (718) 328-2930; write to us at 1185 Boston Road, Bronx, NY 10456; or send us a secure message through our online banking platform.

***Communications in Writing***

All E-Communications from us to you will be considered "in writing." You should print or download for your records a copy of any E-Communication that is important to you.

***Additional Provisions***

You acknowledge and agree that the Credit Union may cancel the services described herein or your participation in such services at any time without notice to you and send you paper documents and notices in lieu thereof. We also reserve the right, at any time without notice, to add, change, update, or modify the hardware and software requirements required to access such services electronically and any other terms and conditions of this Disclosure and Consent. You will be notified of any changes as required by law by mail or an electronic message. You understand that by using any such services after a change becomes effective, you have agreed to the change.

***Consent***

By checking the box next to the sentence "I accept the terms and conditions" or its equivalent, by checking a box on any paper form to opt-in to receive e-Statements or to enroll in online banking, and/or by clicking any button to proceed with a transaction after being presented with a link to this Disclosure and Consent, you agree to:

- a) accept the terms of this Disclosure and Consent and confirm your acceptance thereof electronically;
- b) accept, by electronic means, the terms of the agreements for all services accessed or subscribed to through the Online Account Enrollment Service; and
- c) receive in electronic format all communications regarding services that are accessed or subscribed to through the Online Account Enrollment Service or e-Statement Services, including disclosures required by law, your periodic account statements, statement-related disclosures, and other notices.

You further certify that your computer satisfies the hardware and software requirements specified above, that you are at least 18 years of age, and that you have provided us with a current e-mail address at which we may send E-Communications to you.