



ONTARIO SHORES
FEDERAL CREDIT UNION

2890 Transit Rd.
P. O. Box 9
Newfane, NY 14108
Phone 716.778.7423
Visit us at www.osfcu.com

Federal E-SIGN Act Disclosure and Consent

If you would like Ontario Shores Federal Credit Union to send you electronic communication in lieu of paper documents, then you must review this disclosure and provide your consent in order for us to be in compliance with the Federal Electronic Signatures in Global and National Commerce Act (E-Sign). Please read this document carefully and respond as directed to provide consent and authorize delivery of documents to you in an electronic format.

New Account Qualifications

In order to open an account with us, you must be:

- a U.S. Citizen or Resident Alien; and
- at least 18 years of age

Identity Verification

You authorize us to verify your identity through ChexSystems, Inc. or by obtaining information about you from one or more customer reporting agency. We may also verify your identity from other sources as we deem reasonably necessary. We reserve the right to deny your application to open an account with us based upon information obtained or any other information deemed relevant.

Electronic Delivery of Disclosures and Notices

To use the Online Account Opening Product and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically each time you access and use the Online Account Opening product. Please click on the links to review the account opening disclosures and other documents prior to continuing. To keep a copy of any document that you view online, you may print the document by selecting "Download." Select your printer and click on OK or select Save to retain a copy on your PC. You should not sign up for online account opening using a public computer. If you do not want to receive the Documents electronically, you should exit this area of our website. **If you do not consent to receiving the Documents electronically, you will not be able to open the deposit account via our website.**

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

- A personal computer (PC) OR an Apple Macintosh (Mac) computer with:
 - An internet connection with a web browser capable of supporting two most recent versions of Google Chrome, Firefox, Internet Explorer, Safari
 - Internet browser "cookies" which are enabled;
 - An email account; and
 - An available printer and/or storage device if you wish to print or retain any electronic documents.
 - Adobe Acrobat Reader

Withdrawal of Electronic Acceptance of Disclosures and Notices

You have the right to withdraw your consent to receive electronic communication by emailing us at service@osfcu.com, calling us at 716-778-7423 or 1-800-439-6000, or visiting one of our branch locations. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communication. Any withdrawal of your consent will be effective only after we have a reasonable period of time to process your request.

How to Request Paper Copies

We will not send you a paper copy of any communication which we send to you electronically, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a copy of an electronic communication by printing it yourself or by requesting that we will mail you a paper copy, provided that the request is made within a reasonable time after the electronic communication was first provided to you. We may charge you a fee for the delivery of a paper copy of any communication that was provided to you electronically. To request a paper copy, you can email us at service@osfcu.com, send a request through Secure Messaging in Online Banking, call us at 716-778-7423 or 1-800-439-6000, or visit one of our branch locations. You may also write us at the address listed below.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information via Online Banking, by calling us at 716-778-7423 or 1-800-439-6000, or by visiting one of our branch locations. You may also write us at the address listed below.

Disclaimer of Warranty & Limitations of Liabilities

You agree that the Credit Union will not be held liable for any technical, hardware or software failure of any kind, and any interruption in the availability of our service, any delay in the operation or transmission, computer virus, loss of data, or similar loss.

Consent

You hereby give your affirmative consent for Ontario Shores Federal Credit Union to provide electronic communication. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current and valid email address at which we may send electronic communication to you.

You further confirm and acknowledge your computer enables you to access, retain, and receive electronic communication from us.

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