

Consent to Electronic Document Delivery



P.O. Box 6160
Saginaw, Michigan 48608
Phone: 989.791.7070
healthadvantageCU.com

1. Electronic Delivery Terms

By checking the eConsent box and selecting "Accept" in the loan application platform, you agree to accept delivery of your statements, deposit account, credit card and loan documents electronically by Health Advantage Federal Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of statements and other documents:

2. Documents Delivered Electronically

Your electronically delivered documents will include:

Account Opening Documents	• Account Card (Part 1) • Member Service Agreement (Part 2) • Funds Availability Policy • Your Federally Insured Funds	• Electronic Funds Transfer Agreement • Privacy Policy • Rate and Fee/Truth-in-Savings Disclosures • Overdraft Services and Charges Notice
Subsequent Documents	• eStatements • Change in Terms Notices • Annual Privacy Policy Notices • Remote Deposit Agreement	• Account and Transaction Alerts • Future Service Enrollments, Communications & Notices • Annual Tax Notices
Loan & Credit Card Documents	• Loan and Credit Card Applications • Application & Solicitation Disclosures	• Loan Agreement and Truth-in-Lending Disclosures • Future Service Enrollments, Communications & Notices

3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

4. Accessing Paper Copies

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting our Member Service department at 989.791.7070, or by logging in to your account through Online Banking or sending us a secure message. Please allow a reasonable period of time to process your request.

6. Fees/Restrictions

There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Microsoft Edge, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate support these requirements.

We will notify you whenever we change or revise these requirements.

8. Your Responsibilities

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us at 989.791.7070, writing to us at P.O. Box 6160, Saginaw, Michigan 48608, or sending us an email at financialservices@healthadvantagecu.com.

I consent to accept delivery of statements and other documents electronically by Health Advantage Federal Credit Union and to the terms and conditions of the documents listed above.