



**HudsonValley**<sup>®</sup>  
FEDERAL CREDIT UNION

P.O. Box 1071 | Poughkeepsie, NY | 12602-1071  
845.463.3011 | hvfcu.org

### **Hudson Valley Federal Credit Union (HVFCU) Electronic Records Disclosure and Agreement**

This Electronic Records Disclosure and Agreement ("Agreement") provides important information required by the Electronic Signatures in Global and National Commerce Act of 2000 ("E-Sign Act") so that you may receive electronic delivery of all HVFCU communications, disclosures and documents ("Records") relating to your accounts, products and services. Please read this Agreement and retain a copy for future reference.

**Applicability of Consent.** You must consent to receive Records electronically by selecting the checkbox that you agree. After you consent to this Agreement, your consent will also apply to the electronic delivery of all Records HVFCU would otherwise provide in non-electronic form until you withdraw your consent to electronic delivery.

**Special Requests.** After you have provided consent to receive all Records electronically you may obtain a paper copy of an electronic Record upon request by using any method listed under "Instructions to Withdraw Consent or Obtain Paper Copies". Refer to the Fee Schedule for any fees associated with this service.

**Right to Withdraw.** You have the right to withdraw your consent to receive any Records electronically and you have the option to receive such Records in non-electronic form, such as in paper. There is no fee to withdraw consent or to receive non-electronic Records.

**Instructions to Withdraw Consent or Obtain Paper Copies.** If you no longer want to receive Records electronically or you want to request a paper Record you may call 845.463.3011 8am till 7pm ET Monday through Friday and 9am till 5pm ET Saturday, by emailing us at [info@hvfcu.org](mailto:info@hvfcu.org) or visit any HVFCU branch location. Branch locations can be found on our web site at [hvfcu.org](http://hvfcu.org).

**Current Contact Information.** You must provide us with your valid e-mail address so that HVFCU may communicate with you regarding your electronic Records and services. It is your responsibility to inform HVFCU of any changes to your email address by promptly notifying us by using any method listed under "Instructions to Withdraw Consent or Obtain Paper Copies."

**System Requirements to Access the Information.** To receive Records electronically you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have 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 7.0 and your system or device 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 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). 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 Records, your system must have the ability to either download (e.g., to your hard disk drive) or print PDF files. In order to sign and return the share account signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the signature card, the related disclosures, agreements, and the instructions on plain white 8 x 11 inch paper.