

Service 1st Federal Credit Union

Electronic Services Disclosure and Agreement

Before you can enroll in or access our Electronic Services (E-Services), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your consent to the electronic delivery of your periodic account Statements, Newsletters and/or Notices. Please read this Electronic Services Disclosure and Agreement carefully and save or print a copy for your records.

By clicking the "I Agree" button below, you are confirming that you have read and accept the terms of the Service 1st FCU Electronic Services Disclosure. If you do not agree to the terms of the Disclosure, click "Cancel". You will not be able to continue accessing Service1st@Home.

E-Services Agreement

Definitions: In this Disclosure, the words "**you**" and "**your**" mean the owner and/or joint owner of the account who is/are requesting that the Statements, Newsletters and/or Notices for such account be viewed electronically using Service1st@Home, is/are enrolling in our E-Services. The words "**Credit Union**," "**we**," "**our**," and "**us**" mean Service 1st Federal Credit Union.

- 1. Agreement Acceptance:** By clicking "I Agree" below, you are agreeing that:
 - You are requesting that Service 1st Federal Credit Union make your Statements, Newsletters and Notices available to you electronically.
 - Except as expressly provided in this Disclosure, your participation in the E-Services program does not change your rights and obligations related to your membership, as described in the document entitled "Membership and Account Agreement," which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time, and any other agreements and Disclosures relevant to your account, including, without limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreement or Disclosure includes a time period stemming from your receipt of a Statement from the Credit Union, such time period shall start or end, as applicable, on the date that your Statement, Newsletter and/or Notice is available for viewing.
 - Except (a) in the case of your withdrawal of your consent to electronic delivery of your Statements and resulting in un-enrollment from the E-Services program, as described below or (b) upon your express request, as described below, after your enrollment in the E-Services becomes effective, you will no longer receive paper copies of your Statements, Newsletters and/or Notices.

System Requirements: In order to participate in the E-Services program and receive and retain copies of your Statements, Newsletters and/or Notices electronically, you will need to obtain access to the following:

- A computer and modem or other device capable of accessing the Internet
- An active “Internet Service Provider”
- A Web Browser that supports 128-bit SSL encryption
- The ability to download or print agreements and Disclosures
- Adobe Acrobat Reader software
- An Email address

Updating Your Personal Information: You must keep us informed of any change in your telephone number, mailing address or e-mail address. You may notify us of changes in any of the following ways:

- Contact us by postal mail at:
Service 1st Federal Credit Union
1419 Montour Blvd, PO Box 159
Danville, PA 17821
- Visit any of our offices and request a “Change of Address” form
- Log on to Service1st@Home and click the Address Change link on the menu

Your Rights and Options:

- **Paper or Non-electronic Form.** You are not required to enroll in the E- Statement Services program. You can continue to receive your Statements, Newsletters and/or Notices in the same format in which you currently receive your Statement, Newsletter and/or Notice including paper. To do that, you may opt out of the E-Services program by writing to the Credit Union indicating that you do not want to participate in the program, sending the request to the address provided above, or by changing your preferences in Service1st@Home.
- **Withdrawal of Consent to Electronic Delivery.** If at any time after you consent to electronic delivery of your Statements, Newsletters and/or Notices you wish to withdraw your consent to electronic delivery, you should write to the Credit Union indicating that you do not want to participate in the program, sending the request to the address provided above or by changing your preferences in Service1st@Home. If you withdraw your consent, you will no longer receive your Statements, Newsletters and/or Notices electronically. Statements, Newsletters and/or Notices issued after your withdrawal is effective will be mailed to your address of record.
- **Duration of Consent.** If you consent to electronic delivery of your Statements, Newsletters and/or Notices by clicking “I Agree” below, your consent will apply to all Statements, Newsletters and/or Notices unless and until the earlier of (a) your withdrawal of consent as described above or (b) the Credit Union’s discontinuation of electronic delivery services.
- **“One-time” Non-Electronic Copy.** If, after you are enrolled in the E-Services Program and without withdrawing your consent to electronic delivery of Statements, Newsletters and/or Notices, you would like to obtain a paper copy of a Statement, Newsletter

and/or Notice, you should contact Service 1st Federal Credit Union at the address provided above or by calling 1-800-562-6049. There are fees associated with paper copies of Statements. Please refer to the Fee Schedule for a list of current fees. We will notify you of changes as required by law.

Availability: Your Statement will be available on Service1st@Home by the seventh (7th) day of the month.

The Credit Union's Right to Amend the Services: The Credit Union reserves the right to amend the E-Services program and/or the conditions of participation from time to time, including enlargement or restriction of services available through the E-Service program. Your use of the E-Services program after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements, Newsletters and/or Notices. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.

Acceptance of E-Services Agreement and Consent to Receive Electronic Disclosures: Clicking on the "I Agree" button below constitutes your written signature and consent to be bound by the terms of this Disclosure.