



E-Sign Disclosure and Consent

Please review this document carefully and print a copy for your reference. This E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for American Heritage Federal Credit Union (AHFCU) products and services offered through our online/mobile application.

Scope of Communications to Be Provided in Electronic Form

When you apply for an AHFCU product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent. Your consent to receive electronic communications and transactions includes but is not limited to all legal and regulatory disclosures and communications associated with the AHFCU products or services available through our online/mobile application.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (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.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by calling us at 215-969-0777 or e-mailing us at memberservices@amhfcu.org. No fees will be imposed to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide and maintain a current e-mail address. To update your e-mail address on file, call us at 215-969-0777 or e-mail us at memberservices@amhfcu.org.

Device Requirements

In order to access, view, and retain electronic Communications we make available to you, you must have:

- Internet browser that supports 128 bit encryption
- Sufficient electronic storage capacity on your device's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above

Requesting Paper Copies

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, please submit your request to memberservices@amhfcu.org.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

Consent

By selecting "I Agree" to submit your application, you consent to receive all communications regarding AHFCU products and services that are offered through our online/mobile application. You further agree that your device satisfies the requirements specified above and that you have provided us with a current e-mail address to which we may send you electronic communications.