



## New Online Account E-SIGN Act Consent and Disclosure

This New Online Account E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to and the electronic delivery of all communications and required agreements and disclosures relating to your online application for a new account and related products and services with Caltech Employees Federal Credit Union (CEFCU).

By proceeding with the Online Account Opening application, you affirmatively consent to conduct business electronically with CEFCU in connection with establishing your membership, the opening of your new account(s) and your request for related products and services, and to receive this New Online Account E-SIGN Act Consent and Disclosure and the following agreements and disclosures electronically:

- Member/Account Agreements & Disclosures
  - Truth in Savings
  - Electronic Funds Transfer
- Privacy Notice
- Schedule of Fees

This New Online Account E-SIGN Act Consent and Disclosure and the agreements and disclosures listed above can be printed and/or downloaded by you. They are also available in paper/hardcopy upon request. Such request(s) can be made by calling us at (800) 592-3328 or by writing to Caltech Employees FCU PO Box 11001 La Cañada Flintridge, CA 91012-6001.

### Applicability of Consent

By consenting to this New Online Account E-SIGN Act Consent and Disclosure, you are agreeing to receive documents and conduct business electronically. This includes, but is not limited to establishing your membership with CEFCU, opening your new account(s) online, and your request for products and services.

### Equipment Requirements

You must have access to a computer with browser software and access to the internet (at your cost). You are responsible for the installation, maintenance and operation of your computer. CEFCU will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or malfunctions of your computer and related equipment.

Your computer needs to support the following requirements:

#### Operating Systems

- Microsoft Windows 2000, XP, Vista, 7 and 8
- Mac OS X

#### Browsers

- Microsoft Internet Explorer 7.0 and higher
- Mozilla Firefox 3.0 and higher
- Google Chrome 3.0 and Higher
- Safari 3.0 and higher

CEFCU does not recommend using an operation system and/or a browser that is not listed. Though they may function properly, using them can create a potentially unsecure environment.

**Additional Requirements**

Please ensure your browser:

- is Cookie-enabled;
- is JavaScript-enabled;
- supports secured sites;
- has its Privacy settings at Medium;
- has at least a 128-bit encryption

By completing and submitting your Online Account Application, you confirm that you have access to the necessary equipment requirements.

**E-mail Address**

A valid and current email address is required for us to send you communication regarding your membership, account(s) and related products and services you have requested. You must promptly notify us of any change in your email address and other contact information by submitting the change through eBranch, our online banking service, or by submitting the change in writing via mail to Caltech Employees FCU PO Box 11001 La Cañada Flintridge, CA 91012-6001. You may also submit the written request in person at one of our branch locations.

**Withdrawing Consent**

You may withdraw your consent to receive documents and conduct business electronically at any time. To do so, you may notify us in writing via mail to Caltech Employees FCU PO Box 11001 La Cañada Flintridge, CA 91012-6001.

Please note that if you withdraw your consent, you may not be able to open additional accounts or request additional products and services online.