

## **Public Service Credit Union**

### **E-Sign Disclosure and Consent Agreement**

This **E-Sign Disclosure and Consent Agreement** ("E-Sign Consent") applies to all Communications related to your membership, accounts or services with **Public Service Credit Union**, sometimes identified herein as "PSCU", "we", "us" or "our," including our affiliates, subsidiaries, agents or service providers.

#### **1. Consent and Scope of Communications to Be Provided Electronically**

We are required by law, regulation, or agreement to provide you certain disclosures in writing. With your affirmative consent, we may deliver such information electronically ("Electronic Delivery") and use electronic records and signatures in our relationship with you.

By accepting this E-Sign Consent, you agree that:

- For *all* Communications related to *all* PSCU Accounts and Services, we may (i) deliver electronically and cease paper delivery at our discretion, and (ii) obtain and use electronic signatures, until such time as you withdraw consent as described in Section 4.
- This consent covers all Communications for Accounts and Services except where a separate electronic disclosure and consent agreement applies.

"Communications" include, but are not limited to:

- Legal, regulatory or other disclosures associated with an Account or Service
- Periodic statements and notices included with such statements
- Account and service agreements, amendments, billing statements, policies (including privacy policy), terms & conditions, authorizations, updates, transaction histories, IRA/ERISA materials
- Member materials such as proxy materials, corporate action notices, newsletters, fact sheets, etc.
- Investment disclosures and communications related to any investment products or strategies
- Documents related to trustee or fiduciary-owned Accounts/Services
- Transaction confirmations and any accompanying notices
- Credit offering documents (e.g., loan disclosures, credit agreements)

Please print, download or otherwise retain a copy of this E-Sign Consent and any Communications delivered electronically.

#### **2. Hardware and Software Requirements**

To access and retain electronic Communications, you must have:

- A working email address (capable of receiving email links)
- Internet access and ability to view PDF files

- A computer or other device capable of displaying, printing, and saving electronic files

### **3. Updating Records**

You are responsible for maintaining accurate electronic contact information (email, mobile phone numbers, etc.). You may update your contact information via:

- PSCU Member Services phone: **734-641-8400**
- Email: **msronline@pscunow.com**
- Postal mail: **Public Service Credit Union, 7665 Merriman Road, Romulus, MI 48174**

### **4. How to Withdraw Consent**

You may withdraw this consent at any time. Withdrawal does not affect electronic communications already delivered. To withdraw:

- Call us at **734-641-8400**
- Email us at **msronline@pscunow.com**
- Write to: **Public Service Credit Union, 7665 Merriman Road, Romulus MI, 48174**  
Provide your name, account number(s), and request details. After a reasonable processing period, paper delivery will resume. Tax documents delivered electronically before withdrawal will remain as issued; future tax documents will be mailed.

### **5. Paper Copies and Fees**

A reasonable service charge (if any) may apply for paper copies of electronically provided Communications. To request paper copies:

- Contact us via phone, email or mail as above.
- Include your account details and request.

### **6. Accounts with Multiple Owners or Authorized Persons**

For joint accounts or accounts with multiple authorized users, electronic delivery to the enrolling user's email address is considered delivery to all co-owners or authorized persons.

### **7. Tax Documents**

By consenting, you agree to receive all Tax Documents electronically (e.g. IRS forms). Terms include:

- You may opt out at any time; opting out remarks also withdraws electronic consent for all Communications.
- Upon withdrawal, future tax documents will be mailed in paper form.
- Electronic access hardware/software requirements apply (see Section 2).

- You may request paper copies according to the procedure in Section 5.
- PSCU may notify you electronically or via mail when documents are available.

## **8. Governing Law**

Your consent is part of a transaction affecting interstate commerce and is governed by the federal **Electronic Signatures in Global and National Commerce Act (E-SIGN Act)**, 15 U.S.C. § 7001 et seq.

## **9. Termination or Changes**

PSCU reserves the right to modify, discontinue, or terminate electronic delivery at its discretion. We will provide notice of any changes as required by law.

## **10. Acceptance and Consent**

By consenting, you affirm the following:

- You have read, understand, and agree to be bound by this E-Sign Consent.
- You consent to receive Communications electronically and to use/accept electronic signatures.
- You have the ability to download PDFs, access the internet, and receive email links.
- Electronic Communications may replace paper ones now or in the future.
- Your consent is not limited by duration and does not expire automatically.
- You may incur charges from your internet or service provider for access.
- You affirm authority to consent on behalf of co-applicants or co-owners where applicable.
- PSCU and its agents are not liable for losses resulting from your use of electronic services.
- You agree to review Communications in a timely manner.
- PSCU maintains commercially reasonable security standards (e.g. encryption) to protect electronic data. You acknowledge risks associated with electronic delivery.
- If you believe such security no longer meets industry standards, you may withdraw consent.
- You are responsible for maintaining device and password security.