

# Honda Federal Credit Union

## Electronic Communication Agreement

PLEASE READ THESE TERMS CAREFULLY BEFORE ACCEPTING THIS AGREEMENT

This Electronic Communication Agreement (Agreement) addresses the circumstances under which you consent to receive account notices and disclosures from us in an electronic form that we are required by law to provide to you in writing, in addition to other communications that we provide to you in connection with your membership and accounts with Honda Federal Credit Union. In this agreement, the terms “We”, “Us”, “Our”, and “HFCU” refer to Honda Federal Credit Union, and “You” and “Your” refers to each person consenting for use of electronic statements, disclosures, and documents related to your account defined as “eDocuments” by clicking the “consent” button below. eDocuments may include, but are not limited to:

- This Agreement and any amendments hereto;
- Disclosures, agreements, notices and other information related to the opening of an account, or initiation of a product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Service or end-user agreements for access to the Credit Union’s online services;
- All Communications related to any Credit Union product or service, except for those excluded by the terms of this Agreement;
- All the periodic account and activity statements, disclosures and notices we provide to you concerning your Credit Union accounts;
- Any notice or disclosure regarding fees we may assess, including late fees, overdraft fees, and returned item fees;
- Notices of amendments to any of your agreements with us;
- Our privacy policy and other privacy statements or notices; and
- Other disclosures and notices that we are legally required to provide to you, or choose to provide to you, in our discretion.

### **Consent to Receive Electronic Account Documents**

PURSUANT TO THE FEDERAL ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE (“ESIGN”) ACT, WE MUST OBTAIN YOUR CONSENT PRIOR TO DELIVERING NOTICES, LEGAL DISCLOSURES, AND OTHER TYPES OF COMMUNICATIONS TO YOU IN AN ELECTRONIC FORMAT. YOUR CONSENT IS REQUIRED FOR US TO ESTABLISH YOUR ACCOUNT ONLINE AND PROVIDE YOU WITH ACCOUNT DISCLOSURES IN AN ELECTRONIC FORMAT. YOU UNDERSTAND THAT YOUR CONSENT ALSO PERMITS US TO ELECTRONICALLY DELIVER TO YOU, INITIALLY AND ON AN ONGOING BASIS, ALL FUTURE COMMUNICATIONS RELATED TO YOUR MEMBERSHIP AND ACCOUNT(S) WITH US. YOUR CONSENT WILL ALSO APPLY TO ANY OTHER PERSON NAMED ON YOUR ACCOUNT(S) AS A JOINT OWNER. PLEASE READ THIS DISCLOSURE CAREFULLY BEFORE GIVING CONSENT.

**Email Notifications and eDocuments: How They Work.** With eDocuments, we notify you by email when your account statements or notices are ready to be viewed. The email notification will contain a link for you to access [www.hondafcu.org](http://www.hondafcu.org) where, after you log into Digital Banking, you will click on the “Services” > “eDocuments” button. Once you click on the “eDocuments” button, you will see links to view statements, notices or tax notices. From the time you enroll, we will maintain at the same location your most recent account statements and notices.

**Note:** You may add and update the email address that you use for notifications by clicking “user options” within the “eDocuments” section.

**Keeping Your Contact Information Current.** You agree to provide us with and maintain a valid e-mail address. You must promptly notify us of any change in your e-mail address. To notify us of a change in your e-mail address, you must visit one of our branches, call us at 800.634.6632 or utilize our online banking service.

We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive e-mail address that you have provided. If we have any reason to believe that our email notification has not reached the email address we have on file for you, we will try to reach you to resend the notification. If we are unable to contact you, we will send you a letter explaining that we discontinued your enrollment in eDocuments. The letter you receive will provide instructions on how you can enroll again. If your eDocuments enrollment is discontinued, we will send you paper statements and related account notices via U.S. Mail.

**Your Right to Receive Paper Communications.** We will not send you a paper copy of any communication we send to you in electronic form, unless you request it or we otherwise deem it appropriate to do so. The disclosures may be printed or downloaded by you, or you may request paper copies of the related disclosures by visiting one of our branches or calling our Contact Center at 800.634.6632. Paper copies will be provided to you, upon request, at no additional charge. You have the right to revoke this consent and receive account disclosures in a paper format.

If you withdraw consent to receive eDocuments, please be advised that you will begin to incur a Fee for Mailed Paper Statements. Please see our Schedule of Fees for details.

**How To Withdraw Consent.** You may withdraw your consent to receive disclosures in electronic form at any time by visiting one of our branches, calling us at 800.634.6632, providing written notice to us at 19775 St Rt 739, Marysville, OH 43040 ATTN: Member Service or sending us a secure message via our online banking service including the details of your request. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic disclosures. Any withdrawal of your consent to receive electronic disclosures will be effective only after we have had a reasonable period of time to process your request. Your consent will remain in force until withdrawn in the manner provided in this section.

**Hardware and Software Requirements.** To receive disclosures electronically, you must use a computer, tablet, or mobile device that meets the minimum hardware and software requirements. To access, view, and retain electronic disclosures, the following hardware and software operating systems are required:

<b><i>BROWSERS</i></b>	<b><i>Windows</i></b>	<b><i>Mac OS X</i></b>
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<i>Google Chrome (Current and previous two versions)</i>	<i>Recommended</i>	<i>Recommended</i>
<i>Mozilla Firefox (Current and previous two versions)</i>	<i>Supported</i>	<i>Supported</i>
<i>Microsoft Edge (Current and previous version)</i>	<i>Supported</i>	<i>Unsupported</i>
<i>Safari (Current and previous two versions)</i>	<i>Unsupported</i>	<i>Supported</i>

**Changes to Hardware and Software Requirements.** Browser support is subject to change without notice, so we encourage members to configure their browsers for automatic updates. Use the latest version of your browser for the most secure experience. Your continued use of our online services after we send you notice of the change is reaffirmation of your consent. We reserve the right to discontinue support of any Internet browser or other software at any time and without advance notice if, in our opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with our disclosures and/or online services.

**Disclosures in Writing.** All disclosures in either electronic or paper form from us to you will be considered “in writing.” You should print or download for your records a copy of this Consent and any other disclosure that is important to you.

**Termination or Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic disclosures, or to terminate or change the terms and conditions on which we provide electronic disclosures. We will provide you with notice of any such termination or change as required by law.

**Agreement.** By checking the “Accept”, button below you affirmatively consent to receive, and acknowledge that you can receive, access and retain electronic disclosures. You acknowledge that you have read and agree to the terms in this Consent and that your computer system meets the minimum system requirements described herein. You understand and agree that we will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from your use of the products or services provided pursuant to this Consent. You understand that you should contact us to report any problems with your Honda Federal Credit Union eDocuments. This consent form will be available for your review at any time under the "Terms" link that appears on the navigation bar within Internet Banking. If you would prefer to continue to receive paper statements alone, simply click "Cancel" below.