

Consent to Receive Arize Federal Credit Union Electronic Disclosures DISCLOSURE REQUIRED BY FEDERAL LAW

Please read this ELECTRONIC RECORDS DISCLOSURE AGREEMENT

Pursuant to the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, we must obtain your consent prior to delivering legal disclosures to you in an electronic format. To establish your account online and allow us to provide you with account disclosures and agreements to you in an electronic format your consent is required.

Consent:

The consent to receive disclosures in an electronic format applies only to your initial membership and account opening agreement disclosures.

You must consent to entering into electronic transactions with us, and receiving any related legal disclosures, agreements and account application. Your consent will only apply to the deposit product(s) you have selected the related legal disclosures, agreements and membership application, and you will not be consenting to receiving other electronic records or disclosures at this time.

After the Membership opening process is completed you will have the opportunity to agree to receive account statements and other notices electronically via our Home Banking. If you would rather not submit your application online or do not want to receive your account disclosure in electronic format, you should exit this area of our website.

If you prefer to apply for membership in person or by mail an invitation to become a member is located on our website under Become a Member.

System Requirements to Access the Information:

To receive disclosures electronically, you must use a computer that meets minimum hardware and software requirements:

- You must have a personal computer or other devices, which is capable of accessing the Internet.
- You must have an Internet Connection or some access to a provider.
- You must have a compatible Internet Web browser.
- You must have software which permits you to receive and access PDF files (Portable Document), such as Adobe Acrobat Reader. (Available for downloading at: https://get.adobe.com/reader/ (https://get.adobe.com/reader/)). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.
- To retain a copy of the requested file your system must have the ability to either download {e.g., to your hard disk drive or a copy of a floppy diskette) or print PDF files.





