

HUDSON VALLEY CREDIT UNION ("HVCU") ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

This Electronic Records Disclosure and Agreement ("Agreement") provides important information required by the Electronic Signatures in Global and National Commerce Act of 2000 ("ESign Act") so that you may receive electronic delivery of all HVCU communications, disclosures, notices, agreements and documents ("Records") relating to your accounts, products and services and conduct transactions using HVCU's online and mobile banking services by electronic means. Please read this Agreement and retain a copy for future reference.

Your Consent. You must consent to receive Records electronically by selecting the checkbox that you agree. After you consent to this Agreement, your consent will also apply to the electronic delivery of all Records HVCU would otherwise provide in non-electronic form until you withdraw your consent to electronic delivery.

Special Requests. After you have provided consent to receive all Records electronically you may obtain a paper copy of an electronic Record upon request by using any method listed under "Instructions to Withdraw Consent or Obtain Paper Copies". Refer to the Fee Schedule for any fees associated with this service.

Right to Withdraw. You have the right to withdraw your consent to receive any Records electronically and you have the option to receive a paper copy of the Records. There is no fee to withdraw consent. Refer to the Fee Schedule for any fees associated with this service.

Instructions to Withdraw Consent or Obtain Paper Copies. If you no longer want to receive Records electronically or you want to request a paper Record you may call 845.463.3011 8am till 7pm ET Monday through Friday and 9am till 5pm ET Saturday, by emailing us at info@hvcu.org or visit any HVCU branch location. Branch locations can be found on our web site at hvcu.org. **If you withdraw your consent to receive Records electronically, your ability to use or online and mobile banking services may be terminated or impaired.**

Current Contact Information. You must provide us with your valid email address so that HVCU may communicate with you regarding your electronic Records and services. It is your responsibility to inform HVCU of any changes to your email address by promptly notifying us by using any method listed under "Instructions to Withdraw Consent or Obtain Paper Copies."

System Requirements to Access the Information. To receive Records electronically you must have the following equipment and software:

- You must have a personal computer or other access device with a connection to the Internet.
- You must have a modern, supported browser with industry standard encryption.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® (available for downloading at <http://www.adobe.com/>).

System Requirements to Retain the Information. To retain a copy of the Records, your system must have the ability to either: download and store (e.g., to your hard disk drive) or print PDF files. In order to sign and return the share account signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the signature card, the related disclosures, agreements, and the instructions on plain white 8 x 11 inch paper.

Your Consent to Electronic Transactions. By providing your consent to this Agreement, you agree that all agreements entered into by electronic or digital means will be deemed valid, authentic and have the same legal effect as agreements entered into on paper; you confirm that you have the hardware and software described above, that you are able to receive and review electronic records, that you have an active email account; and you confirm that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates and users identified with your HVCU products and accounts.