

Electronic Records Agreement and Disclosure Bank-Fund Staff Federal Credit Union

You are entering into a contract to establish a Bank-Fund Staff Federal Credit Union Membership account, and/or other available accounts and/or services as may be offered from time to time. In order to do so, we must provide you with some important documents which you must agree to accept electronically. These documents include:

Membership Information/Signature Card
Share Account Agreement
Privacy Policy
Funds Availability Policy
Truth in Savings Disclosures
Electronic Fund Transfer Disclosure
Schedule of Fees

We will also provide instructions for signing and returning the **Membership Information/Signature Card**, and other required documentation, and;

Information and instructions about any additional services you select.

Your Consent is Required – You must consent to receive the related legal disclosures, share account agreements, signature card and instructions before we can provide them to you electronically. This consent is effective until withdrawn by you. Agreeing to accept legal disclosures and share account agreements means that once BFSFCU presents them to you, and if necessary, you click to accept them, they will apply to you and your accounts.

You may withdraw your consent for electronic delivery of legal disclosures, share account agreements and instructions in the future, but doing so will not effect the legal effectiveness, validity, or enforceability of electronic records that were made available to you prior to the effective date of your withdrawal. To withdraw your consent, you may contact our Member Service Center by telephone at the telephone number listed on our web site.

Paper Copy of Disclosures, Agreements and Instructions – If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our web site. If you do not consent to receive an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the account via our website. You may visit any of our locations and speak with a Member Service Representative for information on opening an account by mail or over the telephone. A list of our locations may be found on our Web site. If you consent to receive the legal disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Member Service Center by telephone at the telephone number listed on our web site. We will not charge you fees for providing a paper copy of the disclosures, agreements, and instructions.

System Requirements to Access Information – To receive an electronic copy of the requested or required file, you must have the following equipment and software:

A personal computer or other access device, which is capable of accessing the Internet (i.e., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provided). Your access to this page verifies that your system meets these requirements.

You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, you must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader version 5.1 or higher (available at www.adobe.com) and you must have a valid e-mail address. If BFSFCU determines that an e-mail message to you regarding any disclosure is undeliverable, we may choose to mail that disclosure to you using US mail. 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 (i.e., to your hard disk drive or a floppy diskette) or print PDF files.

Membership Information/Signature Card and Identifying Information required in paper form – Before you will be granted full access to and use of your account and related services, BFSFCU must receive and verify the Membership Information/Signature Card, a copy of two pieces of valid identification, and other designated forms. In order to sign and return the Membership Information/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, and required forms on plain white 8 ½ x 11 inch paper.