Taunton Federal Credit Union
E-sign Member Consent to Use Electronic Signatures and Documents

Please read the following important information about receiving documents electronically. The words "we", "us", "our", and "TFed" refer to Taunton Federal Credit Union, a federally chartered credit union; "you" and "your" refer to each individual or entity who is applying for membership or services with TFed.

Consent to Electronic Communications

You agree that we may provide you with any disclosures, notices, or other information legally required in connection with your membership or services (collectively "Member Disclosures") electronically rather than in paper form. These Member Disclosures include, but are not limited to:

- Membership Agreement
- Truth-in-Savings Disclosures
- Electronic Fund Transfers Agreement and Disclosures
- Privacy Statement
- Any other information regarding the services you have with us

Additional Applicants

If there is more than one applicant, all applicants must consent to the use of Electronic Records. Each additional applicant must provide their consent individually. Agreement to these terms is required for all applicants to complete any joint applications or account openings. If any applicant does not consent, we will provide all Member Disclosures in paper form.

Delivery of Electronic Disclosures

Initial Member Disclosures will be provided to you on the following web pages after clicking the Accept and Continue button at the bottom of this page. You will have the ability to print the Member Disclosures for your records. Future Member Disclosures may be delivered to you securely via email. In certain cases, future Member Disclosures may also be delivered via paper statement message, statement insert, or stand-alone letter.

Withdrawal of Consent

You may at any time withdraw your consent to receive the Member Disclosures electronically at no charge. You can withdraw your consent, update your email address on file with us, or request a paper copy of a Member Disclosure by emailing us at info@tfed.com or by calling (508) 824-6466. There will be no fee for a paper copy of a Member Disclosure.

System Requirements

To ensure you receive the necessary Member Disclosures electronically, you must have Internet access, and if you want to print the Member Disclosures, access to a printer. You must also have one of the following browser/software combinations, with cookies enabled:

- **Supported Browsers:**
  - Google Chrome (latest version)
  - Mozilla Firefox (latest version)
  - Microsoft Edge (latest version)
  - Safari (latest version)

- **Additional Requirements:**
    - Adobe Acrobat Reader (latest version) for viewing PDF documents
    - JavaScript enabled
    - Pop-up blockers disabled

Notification of Changes to Email Address

To ensure we can provide you with notices regarding your account(s), please promptly let us know of any changes to your email address. You can update your email address online or you can call us at (508) 824-6466.

Duty to Review Periodic Statements

You must promptly access/review your eStatements and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement email notification date regardless of when you access and/or review your eStatement. If you do not immediately report to TFed any non-receipt of eStatements or any error, irregularity, discrepancies, claims, or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate, and correct in all respects.

Security

Your User ID and password that are used to access all Online Banking/eServices should be kept confidential. We strongly recommend that you change your password regularly. You are responsible for keeping your password, account numbers, and other account data confidential.

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eStatement for each of your Credit Union accounts as soon as you can access it. You agree to protect the confidentiality of your account and account number and your personal identification information. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account.

Changes to Terms

TFed reserves the right to change the terms governing the electronic delivery of disclosures or send disclosures in paper form at any time. We will provide you with notice of any such changes as required by law.