

E-Sign Act Consent and Disclosure

This E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to and the electronic delivery of all communications and required agreements and disclosures relating to your applications for a new account, a new loan application and other related products and services with Riverbank Federal Credit Union.

This disclosure is to provide you with your rights under the Electronic Signatures and National Commerce Act (E-SIGN).

To the extent allowed by law, you agree that any communication from us to you relating to the online opening of your account, the online application for your loan and other related products and services including but not limited to, disclosures, notices, statements, agreements, confirmations or other information required to be delivered under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication.

You have the right to request paper copies of the electronic disclosures and agreements you receive when you open your online account, submit your online loan application and apply for other related products and services. A fee may be imposed for paper copies according to our Fees Schedule. You may request paper copies by:

Writing us at:

Riverbank Federal Credit Union
516 Spring Street
Windsor Locks, CT 06096

Or, emailing us at:

memberservices@riverbankfcu.com or
loans@riverbankfcu.com

Email Address and Keeping Your Information Current - In order to communicate with you regarding your membership, account(s), loan and any related products and services you have requested, you must provide us with your valid email address. It is your responsibility to promptly notify us of any changes. You can update your email address by either calling us at 860-292-2940, via your Internet Home Banking session, by submitting your change to us in writing via mail to Riverbank Federal Credit Union, 516 Spring Street, Windsor Locks, CT, 06096 or in person at the Credit Union.

Print and Download Agreements and Disclosures - Most information on and within our website is provided in either HTML and/or PDF format. For those agreements, disclosures, forms, notices, and other documents provided/available in PDF format, Adobe Acrobat Reader - A free copy of the most current version of Adobe Acrobat Reader may be obtained from the Adobe website at <http://www.adobe.com>.

To print or download agreements and disclosures and other documents you must have a printer connected to your computer or have sufficient hard-drive space on your computer to download, store and view the information.

To print, click on the document HTML or PDF link, select Print, select your Printer, and click OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain an electronic copy on your computer.

Hardware and Software Requirements - You must have access to a computer with browser software such as Microsoft Internet Explorer; Adobe Acrobat Reader; Internet access, and an active/operating email address (at your cost). Your computer needs to support the following requirements:

An operating system, such as the most current version of Microsoft or Macintosh and;

Access to the Internet and an Internet browser which supports the most current versions of Internet Explorer, Firefox, Chrome or Safari.

Other Internet browsers may be used, but are not supported.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software.

All Agreements and Disclosures Are "In Writing" - This and all agreements and disclosures delivered electronically or otherwise made available to you are considered "in writing" and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us.

Withdrawing Consent – You have the right to withdraw your electronic consent to conduct business electronically with us by telephoning us at 860-292-2940.

If you withdraw your consent you may not be able to open additional accounts or request additional products and services online, or view or print/download this or the above listed agreements and disclosures through our website.

Applicability of Consent - Your electronic consent to conduct business electronically applies to establishing your membership, the opening of your new account(s), your online loan application and your request for other Riverbank Federal Credit Union products and services.

By clicking on the "**SUBMIT**" button within each product or service request, you affirmatively consent to conduct business electronically with Riverbank Federal Credit Union in connection with your online membership application, online loan application or other product or service which may require electronic consent. You also agree to the receipt of all agreements and disclosures electronically.