

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

General information

From time to time, GPO Federal Credit Union may be required by law to provide to you certain written notices or disclosures. The Electronic Signatures in Global and National Commerce Act (“E-Sign Act”) requires your approval before we can provide services to you electronically. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the ‘I agree’ button at the bottom of this document.

Throughout this document, the words “we”, “us”, “our” and “company” mean GPO Federal Credit Union and the words “you” and “your” mean you, the individual(s) or entity identified on the membership account(s). As used in this agreement, “account” means the account you have with us.

Applicability

This agreement applies to (1) your execution of document via electronic signature and (2) your receipt electronically of all applicable documents from us (disclosures, notices, statements, agreement, confirmations, terms and conditions, responses to claims, transaction history and other documents identified below and all changes to said documents), including but not limited to information that we are required by law to provide to you in writing.

Legality

All documents received or signed electronically in accordance with this agreement are considered to be legally binding and ‘in writing’. You should print or download for your own records a copy of this agreement or any other document that is important to you.

Getting paper copies

At any time, you may request from us a paper copy of a record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and if you elect to create a DocuSign signer account you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per page fee. To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to marketing@gpofcu.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. Paper copies will be sent only to the mailing address we have verified on file. We will bill you for any fees at that time, if any.

Withdrawing of consent

You have the right to withdraw your consent to receive documents electronically, but doing so will not affect the legal effectiveness, validity or enforceability of electronic documents that were made available to you prior to the implementation of your withdrawal. To inform us that you no longer want to receive future documents in electronic format you may:

1. decline to sign a document from within your DocuSign session and on the subsequent page, select the check-box indicating that you wish to withdraw your consent;

2. send us an e-mail to marketing@gpofcu.com and in the body of such request you must state your e-mail, full name, US Postal Address and telephone number. We do not need any other information from you to withdraw consent.

Any withdrawal of your consent to receive electronic documents will be effective only after we have had a reasonable period of time to process your withdrawal. Withdrawing your consent to receive documents electronically may slow the speed at which we can complete certain steps in transactions and delivery services to you because required documents will first need to be sent to you in paper format and then returned to us after you have completed the required action.

Method of Documents to be Provided in Electronic Form

All documents that we provide you in electronic form will be provided via an e-mail address that you provide us. It is your responsibility to ensure you are providing us with a current and valid e-mail address.

If you elect to create a DocuSign signer account, the e-mail you provide us must match your DocuSign e-mail address. If your e-mail address changes, you must notify DocuSign, Inc. to arrange for your new e-mail address to be reflected in your DocuSign account by following the process for changing e-mail addresses in the DocuSign system.

How to contact GPO Federal Credit Union

You may contact us to let us know of your changes as to how we may contact you electronically; to request paper copies of certain information from us; and to withdraw your prior consent to receive notices and disclosures electronically as follows:

E-mail: send messages to marketing@gpofcu.com

By Telephone: (315) 724-1654

Paper Mail: send correspondence to

GPO Federal Credit Union
4311 Middle Settlement Road
New Hartford, NY 13413

Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat(R) or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging Your Access and Consent to Receive Materials Electronically from Us

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future

reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I agree' box, I confirm that:

- I can access and read this E-Signature and Consent Agreement; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it for future reference and access.