



ESign Agreement-Electronic Disclosure and Consent

PLEASE READ THE FOLLOWING ESIGN AGREEMENT-ELECTRONIC DISCLOSURE AND CONSENT CAREFULLY BEFORE YOU COMPLETE YOUR ACCOUNT OPENING. YOU MAY NOT OPEN YOUR ACCOUNT WITHOUT FIRST ACKNOWLEDGING YOUR ACCEPTANCE OF THIS ESIGN AGREEMENT-ELECTRONIC DISCLOSURE AND CONSENT.

This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (ESIGN). To the extent allowed by law, you agree that any communication from us to you relating to the online opening of your account, including but not limited to, disclosures, notices, statements, agreements, confirmations, or other information required to be delivered in writing 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. You may request paper copies by:

Writing us at:

Nutmeg State Financial Credit Union
521 Cromwell Avenue
PO Box 66
Rocky Hill, CT 06067-0066

Telephoning us at:

860-513-5000

Or, emailing us at:

memberservice@nutmegstatefcu.org

You must inform the credit union whenever your contact information, such as your mailing address, telephone number, or e-mail address, changes. You may update this information by calling us at 860-513-5000 or at any of our branch offices.

If you do not wish to have these disclosures provided to you electronically when you open your online account, you may decline by not checking "I have read and agree to the terms of the ESign Agreement". If you do not consent to the electronic delivery of disclosures and agreements, you will not be able to open your account online. To open an account, please stop by one of our local offices. There will be no fees or consequences if you chose to decline to receive these disclosures and agreements electronically.

It is recommended that you retain a paper copy or electronic copy of the ESign Agreement and any other disclosures pertaining to the account you have opened online for your records.

In order for you to access, view, print or retain electronic communication in connection with online account opening, your computer system must meet the following requirements:

- An active email account (confirmation will be sent to your email address)
- Supported Web browsers include: Internet Explorer, Firefox and Safari
- Java & JavaScript enabled
- Pop-up blockers disabled, or disabled for our sites (disclosures and inactivity warnings occur via pop-ups)
- A printer or other device capable of printing and/ or retaining Internet based data
- Adobe Acrobat reader – For reading disclosures and documents and saving them to your PC as needed.

By checking "I have read and agree to the ESign Agreement," I request Nutmeg State Financial Credit Union to provide me with electronic opening disclosures and agreements. I agree to the terms described above, and I have the hardware and software listed above to be able to receive and retain the described disclosures electronically.