



■ FEDERAL CREDIT UNION ■

E-SIGN DISCLOSURE

Disclosures can be provided in electronic form for the deposit account(s) you have selected to be opened online. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online account opening process. You may contact us at the number or address listed below to open a new account.

- In this consent “we”, “us”, and “our” are used to refer to GHS Federal Credit Union. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies only to the disclosures and notices applicable to the deposit accounts opened during this online session.
- Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so by calling us or writing us at the number or address listed below. Note that a fee may be applied to your account if you request a duplicate copy of an electronic document as stated in the fee schedule.
- You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.
- By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.
- The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.
 - A personal computer or other device capable of accessing the internet
 - An operating system with in the last 2 versions of the most recent
 - A web browser with in the last 2 version of the most recent

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