



WORCESTER FIRE DEPARTMENT CREDIT UNION

E-SIGN DISCLOSURE

Electronic Signature and Consent to Conduct Business Electronically

This disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-Sign Act). By clicking on the “I agree” button, you consent to applying for a loan with or through the Worcester Fire Department Credit Union by using your electronic signature. You consent to conduct business electronically regarding the application.

Technical requirements – In order to use our online loan application service, you will need a working connection to the Internet. You must use a browser that is SSL (secure socket layer) enabled. If you have a question as to whether or not your browser is SSL enabled, contact the browser’s manufacturer. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information. We do not provide ISP services. You must have your own Internet Service Provider.

Paper copies of electronic records- If at any time you wish to obtain a free copy of your electronic signature and consent to apply for a loan and your application, click on the “print” button or contact us at (508)752-1122.

Non-Acceptance – If you do not provide your electronic signature and consent to conduct business electronically, you will be unable to submit your application online. You may still apply in person at the Worcester Fire Department Credit Union at 34 Glennie St., Worcester, MA.

Communication- In order to communicate with you electronically regarding your application, you must provide your email address. It is your responsibility to update the Worcester Fire Department Credit Union regarding any changes to your e-mail address.

Applicability – Your electronic signature and consent to conduct business electronically applies to your application only. By agreeing, you are providing the Worcester Fire Department Credit Union with your electronic signature and consent to apply for a loan electronically.

Withdrawing Consent – You have the right to withdraw your consent to receive any Worcester Fire Department Credit Union’s notices and/or future notices electronically. Your withdrawal shall be effective within a reasonable period of time after receipt by the institution. You may withdraw your consent by calling the Worcester Fire Department Credit Union at (508) 752-1122.

Change in Hardware and/or Software Specifications – We will give you notice of any change of the previously disclosed specifications and/or requirements if the proposed change will adversely affect your ability to access and retain subsequent electronic notices from us.

Nothing in this agreement affects the content or timing of disclosures to be provided by any other statute, regulation or other rule of law. If any law requires verification or acknowledgement of receipt of such notice or disclosure, the notice or disclosure may be provided or made available electronically only if the method used provides the required verification or acknowledgements of receipt. Oral communication or a recording of an oral communication shall not qualify as an electronic record for the purposes of consent to receive electronic notices.

BY CLICKING THE “I AGREE” BUTTON BELOW - You authorize us to accept your electronic signatures on this application and agree that your electronic signature will have the same legal force and effect as your original signature. You consent to the electronic delivery of any notice or disclosure relating to your application. You confirm that you are able to access information in an electronic form and you also agree that the institution does not need to provide you with an additional paper (non-electronic) copy of the Agreement unless specifically requested. You agree to the terms and conditions of all applicable notices and disclosures.