

Alcoa Tenn Federal Credit Union Electronic Disclosure and Consent Agreement

You may choose to receive documents electronically instead of in paper form by affirmatively consenting to this Electronic Disclosure and Electronic Signature Consent Agreement ("Agreement"). This Agreement applies to all documents and/or notices we provide to you in electronic form and includes disclosures, contracts, forms, documents, records, notices, and any other information associated with and/or relating to your account application ("Disclosures"). After reading the information below, please confirm your agreement by clicking the link at the bottom of this document.

1. **DEFINITIONS.** "You" and "Your" refer to the consumer who submits or who is submitting a, account application. "We", "us" and "our" refer to ALCOA TENN FEDERAL CREDIT UNION, including its affiliates and assigns, who receive or is receiving the account application.
2. **ACCESS AND SYSTEM REQUIREMENTS.** To view and access the Disclosures, you must have access to a computer or other device that has the following hardware and software minimum requirements:
 - a) An operating system capable of accessing the internet and downloading HTML, ASPX and/or PDF files, e.g., Microsoft Windows or Max OS X;
 - b) Not less than one version previous to the current available version for your preferred web browser (must support 128-bit encryption), e.g., Microsoft Internet Explorer 8.0 or higher or Safari 4.0 or higher;
 - c) An active email account;
 - d) Adobe Acrobat Reader 6.0 or higher (free download at www.adobe.com);
 - e) Computer or device storage to retain the Disclosures electronically or a printer to retain paper copies.
3. **ACTIVE EMAIL ACCOUNT.** You are required to maintain an active email account. Please notify us if your email address changes.
4. **PAPER COPIES.** We recommend that you print each electronic record for your files; however, at your request, we will provide you with a paper copy of any electronic record at no cost. To request a paper copy, please contact Member Services by phone at 800-404-6008 or in writing at PO Box 9001, Alcoa, TN 37701.
5. **ELECTRONIC SIGNATURES ON DOCUMENTS.** You agree to the use of electronic signatures on the Documents and Disclosures and understand that your electronic signature on the Documents and Disclosures has the same effect as if you signed them in ink.
6. **WITHDRAWING CONSENT.** You have the right to withdraw consent and to require that we provide your Disclosures in paper form. To do this, please contact Member Service by phone at 800-404-6008 or in writing at PO Box 9001, Alcoa, TN 37701. After such withdrawal, your account application may be processed in a non-electronic manner at no additional charge to you. If you decide to withdraw consent, Disclosures previously provided to you and any electronic signatures you previously made shall remain valid, enforceable, and sufficient for their intended purpose and are unaffected by the subsequent withdrawal of your consent. Further, in the event you decide to withdraw your consent, you may not have the option to later receive your Disclosures electronically. Please note that by withdrawing consent, you may delay the transaction and you may have to communicate with us by telephone, mail, or in-person.
7. **RESERVATION OF RIGHTS.** We reserve the right, in our sole discretion, to discontinue providing Disclosures electronically and send paper Disclosures at no cost to you.
8. **INDEMNIFICATION.** You agree to indemnify and hold harmless ALCOA TENN FEDERAL CREDIT UNION and/or its subsidiaries, principals, agents, employees, or assigns against all claims, demands, proceedings, suits and actions and all liabilities, losses, expenses and costs, including attorneys' fees and expenses, resulting from your failure to comply with the terms of this Agreement, including, without limitation, your failure to keep ALCOA TENN FEDERAL CREDIT UNION and/or its subsidiaries or assigns informed of your correct email address, or resulting from your negligent use of the electronic Disclosure and e-signature process.
9. **VERIFICATION.** By clicking the link at the bottom of this document, you consent to receive certain notices and Disclosures in connection with your account application and any other documents or notices that we may provide to you in electronic form and acknowledge the following:
 - a) You have read this Agreement and you understand and agree with its terms and conditions;
 - b) You confirm that your hardware and software meets the access and system requirements above and affirmatively acknowledge that you have the ability to access, download, and print electronic records;
 - c) You confirm that you have provided your current email address and will continue to provide a current email address where you may receive Disclosures electronically; and
 - d) You agree to the use of electronic signatures on the Disclosures as indicated above.