Electronic Disclosure and Consent

This is a disclosure required by the Federal Electronic Signatures in Global and National Commerce Act (E-Signature Act) in order for us to provide you with disclosures and make agreements with you online. Please read this disclosure carefully prior to selecting "I have read the Electronic Disclosure and Consent, and I consent to the use of electronic records in connection with this application" checkbox. We recommend that you print a copy of this disclosure and maintain a copy for your records.

By selecting “I have read the Electronic Disclosure and Consent, and I consent to the use of electronic records in connection with this application” checkbox you agree (if you are an authorized user for a business or other entity, you agree on behalf of the business or other entity) to the following terms and conditions:

• You consent to the acceptance of notices, periodic statements, and disclosures by means of electronic delivery.
• You understand and agree that you have a right to receive any required notices, periodic statement, and disclosures in paper form.
• You understand that you have the right to withdraw your consent, in which cases you will no longer receive electronic communications and the credit union will communicate with you thereafter in paper form. You further understand and agree that in order to withdraw such consent you must provide Visions Federal Credit Union with notice either in writing at 24 McKinley Ave. Endicott, NY 13760 or via e-mail at support@visionsfcu.org.
• Once you have provided your consent to receive notices, periodic statements, and disclosures electronically, you can still obtain paper copies of them by requesting such copies in writing or via e-mail as described above. You agree to pay a fee for paper copies of such documents; refer to the Service Charge Schedule for a list of fees that can be found at www.visionsfcu.org or at any Visions FCU branch location.
• In order to access VisionLine Online Banking and to receive required notices, periodic statements and disclosures electronically, you will need Internet access and the most current release of a web browser; Internet Explorer version 11, Edge, Chrome, Safari or Firefox and you will need the latest version of Adobe Acrobat Reader - you must enable JavaScript in your browser.
• You agree to notify Visions Federal Credit Union immediately of any change in your e-mail address by updating your profile information via Visions Federal Credit Union’s Online Banking, by email as described above or in writing.
• You agree that by selecting "I have read the Electronic Consent and Disclosure, and I consent to the use of electronic records in connection with this application” checkbox, you have consented to the provisions of this disclosure.
Your online transactions with us will be governed by separate agreements with us that provide access to VisionLine Online Banking, Cash Management, Visions FCU Mobile, Express Deposit, E-Statements and/or Bill Pay and other eService related products/services. Your acceptance of those separate agreements will, however, be in accordance with this disclosure.

I understand and agree that the credit union retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last-known mailing address or by providing electronic notice of such changes sent to my last-known e-mail address.

In the future, should the credit union, by law or regulation, be permitted to deliver any additional notices or disclosures to which I am entitled besides those specifically listed herein, I hereby agree to receive such notices or disclosures in electronic format sent to my last-known e-mail address. I understand and agree that I remain solely responsible to inform the credit union of all mailing address and e-mail address changes. My failure to maintain current address information in my credit union account records does not relieve me of any responsibilities that I have under this disclosure or any separate agreements.