

## **E-Consent Disclosure**

E-consent gives Freedom First permission to send you important documents such as agreements, disclosures, notices, statements, and the like via email or other electronic means.

By agreeing to opt in for electronic delivery, you are requesting and agree to receive certain account, transaction and/or disclosure information electronically. When we send information or records electronically, you will not receive these in a paper form until specifically requested by you. Your electronic records will contain the same information as the paper records you have been receiving.

By providing your consent to receive account, transaction or disclosure information electronically, you also authorize the Credit Union to provide future requests related to your account electronically when requested or verbally authorized by you. Your consent does not mean that all account, transaction or disclosure information will be delivered electronically in the future. However, the credit union may, at its discretion, choose to implement electronic delivery of certain account, transaction or disclosure information as a standard practice for you under the terms of this agreement. You will be notified at the address on the account should we choose to exercise this right.

Full details are included in the Membership Account Agreement.