



Inspire Federal Credit Union
3 Friends Lane | Newtown, PA 18940
Ph: 215-788-5270 | Fax: 215-788-5083
www.inspirefcu.org

Statements, Disclosures and Notices/E-Sign Disclosure

Effective 11.2.2022

The following disclosure is required by the Federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records. By consenting to receiving disclosures related to your account(s) electronically you confirm that you have read and agree to the terms of this disclosure.

Electronic Delivery of Statements, Disclosures and Notices

By consenting to this disclosure, you are agreeing to receive your periodic account statements, disclosures, and notices electronically for retrieval from within your Inspire Federal Credit Union Online Banking sessions. You are authorizing the Credit Union to electronically provide any and all documentation related to the various products and services that you may request. This includes, but is not limited to: periodic statements, cleared check copies, notices, etc. **You further request that the Credit Union discontinue sending you paper statements via postal mail service.** If you do not consent, we will mail these documents to you. By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at 215-788-5270 or by visiting one of our branches.

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the statements/disclosures related to your account(s). If you would like to receive a paper copy, please contact us at:

Inspire Federal Credit Union
3 Friends Lane
Newtown, PA 18940

Or call us at 215-788-5270 – you may also visit one of our branches.

A paper statement may be subject to a fee as disclosed per our current Fee Schedule. The current Fee Schedule is available at any Credit Union branch or online at www.inspirefcu.org.

Withdrawal of Consent

After consenting, you may withdraw your consent at any time by updating your Statement Delivery option under the settings tab that is located within Online Banking or by notifying us as outlined above. There is no fee for processing the withdrawal of your consent. The withdrawal of your consent will be effective after we have a reasonable period of time to process your request. However, you may be subject to fees for paper statements as explained in the previous section and as per our current Fee Schedule.

Hardware and Software Requirements

In order to access, view, and retain your account(s) information electronically you must be enrolled in Online Banking and you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum of 128-bit encryption.
- Up to date version of software which permits you to receive, access, and print Portable Document format or "PDF" files, such as Adobe Reader®.

You have a right to withdraw consent without the imposition of any consequences or fees if changes in the hardware or software requirements materially affect access to and retention of electronic records.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.