

Power Financial Credit Union

Consumer Disclosures for Electronic Document Delivery

Electronic Delivery Terms

By clicking "Continue" below, you agree to accept delivery of your account documents electronically by Power Financial Credit Union. The following terms and conditions apply to our electronic delivery and your receipt of account documents. The Credit Union uses an electronic document signing system (Adobe® Acrobat® Sign) to streamline the delivery of accounts and services to you.

Account Related Documents. Your electronically delivered deposit and loan account documents will include all documents required to request, open, and maintain your accounts, including but not limited to:

Consumer Documents	
Loan Documents	<ul style="list-style-type: none">• Master Application• Loan Agreement• Security Agreement• All required disclosures, including Truth in Lending Disclosures, Adverse Action Notices, Credit Score Notices, etc.
Account Documents	<ul style="list-style-type: none">• Member Application• Account Card• Deposit Account Agreement (Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement and Privacy Policy)• Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none">• Periodic Statements• Change in Terms Notices• Account and Transaction Alerts• Future Service Enrollments, Communications and Notices

Accessing & Signing Documents. Before obtaining products or services electronically through Power Financial Credit Union, please carefully review and save or print a copy of this consent for your records. You can also access a copy of these Consent Disclosures and account documents at any time by contacting Power Financial Credit Union.

At the time you request a specific account or loan, you may be asked to sign and agree to the terms of the account/loan documents electronically through Acrobat Sign. You may save and print documents we send to you through the Acrobat Sign during and immediately after a signing session and if you elect to create an Acrobat Sign account, you may access them for a limited period of time (usually 45 days) after such documents are first sent to you.

Accessing Paper Copies. The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department (*see below*) and request a paper copy of a particular document. You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to view, download and print any open or signed documents sent to you through Acrobat Sign system using the PDF and Print icons.

Your Right to Cancel You have the right to cancel and withdraw your consent to electronic document delivery or request a paper document at any time. If you wish to withdraw your consent, you may contact Member Service at Power Financial Credit Union (*see below*).

Fees/Restrictions. There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received in electronic format or for withdrawing your consent at any time.

Hardware and Software Requirements. In order to access, view and retain electronic communications that we make available to you, you must have access to certain minimum technology requirements. You can find those technology requirements at

[System requirements for Adobe Acrobat Sign](#)

Your Responsibilities. You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically. We are not obligated to verify that you have received or can access any account document.

Contacting Power Financial Credit Union. You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may call us at 800.548.5465 or write to us at Power Financial Credit Union, 2020 N.W. 150th Avenue Suite 100 Pembroke Pines, Florida 33028. Please provide your name, email, telephone number and for paper document requests your postal address and document title.