

CONSENT TO RECEIVE DISCLOSURES ELECTRONICALLY

For the purposes of this Consent, the words "you" and "your" means the person who signs electronically by clicking the "I Agree" checkbox below. The words "we" and "us" mean Ukrainian Federal Credit Union. "**Communication**" means any agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to an account, product or service, including but not limited to information that we are required by law to provide to you in writing.

Pursuant to the federal Electronic Signatures in Global and National Commerce ("ESIGN") Act, we must obtain your consent prior to delivering legal disclosures to you in electronic format. Additionally, we wish to inform you of your rights as follows:

1. Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Consent applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Banking for your Account
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
- Privacy policies and notices

2. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

3. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form by contacting us by written notice to Ukrainian Federal Credit Union, 824 East Ridge Road, Rochester, NY 14621, with the details of your request. At our sole option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications, however your access and use of the Online Banking will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by written notice to Ukrainian Federal Credit Union, 824 East Ridge Road, Rochester, NY 14621.

5. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- an Internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit;

- an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- a personal computer (for PC's: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher);
- a computer system meeting the following minimum requirements: Windows 98, 2K/NT/XP with browser Internet Explorer 6.0 and above.
- operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.
- Software that enables you to view files in the Portable Document Format ("PDF"). For example: an Adobe Acrobat Reader Software. The Adobe Acrobat Reader may be downloaded from <https://get.adobe.com/reader>

6. Requesting Paper Copies. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by writing to us at Ukrainian Federal Credit Union, 824 East Ridge Road, Rochester, NY 14621, with the details of your request. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

8. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

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

10. Consent. By clicking the "I Agree" checkbox below, you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

By clicking the "I Agree" checkbox below, you understand and agree that you are providing "written instructions" to us under the Fair Credit Reporting Act authorizing us to gather whatever credit, checking account, employment information, and other information we consider appropriate from time to time. You understand that this will assist us, for example, in verifying your identity and in determining your initial and ongoing eligibility for Credit Union accounts and/or in connection with making future credit opportunities available to you.

You understand and agree that your electronic signature executed in conjunction with your electronic submission of this application shall be legally binding and such transaction shall be considered authorized by you.