



# Sun East<sup>®</sup> Federal Credit Union

## Online Account Opening Agreement and Disclosures

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This Agreement is the contract, which covers your and our rights and responsibilities concerning services offered to you by Sun East Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who request and use the Online Account Opening Service. The words "we," "us," and "our" mean the Credit Union. The words "the service" refers to the Sun East Federal Credit Union Online Account Opening Service.

When you check the box stating, "I have read and agree to the Sun East Federal Credit Union Online Account Opening Agreement and Disclosures," each of you jointly and severally agrees to the terms and conditions in this Agreement, and any amendments. By reference, this Agreement is made part of the Sun East Federal Credit Union Depository Agreement and Disclosures. Acceptance of this Agreement indicates acceptance to the terms of any deposit account agreements you have with us, including Schedule of Fees and Charges, the Rate Schedule, the Account Schedule, the Privacy Notice, the Electronic Banking Services Agreement and Disclosure, Pay a Person Terms and Conditions and any change of terms notices.

**Electronic Signature.** You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification, authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and Sun East Federal Credit Union.

**Access to Your Credit File.** You understand that the Credit Union may access your credit report file from third parties and use other data sources to authenticate your identity and facilitate the processing of this application for membership.

**Agreement for Receiving Electronic Disclosures.** This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (ESIGN). To the extent allowed by law, you agree that any communication from us to you relating to the online account opening of your account, including but not limited to, disclosures, notices, statements, agreements, confirmations, or other information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication.

You have the right to request paper copies of the electronic disclosures and agreements that you receive when you open your online account. You also have the right to withdraw your consent to receive disclosures and agreements electronically. You may request paper copies or withdraw your consent by:

**Writing us at:**

Sun East Federal Credit Union  
P.O. Box 2231  
Aston, PA 19014

**Telephoning us at:**

877-5-SUNEAST • 877-578-6327

**Or, emailing us at:**

memberservice@suneast.org

If you do not wish to have these disclosures provided to you electronically when you open your account online, you may decline by not checking the disclosures. If you do not consent to the electronic delivery of disclosures and agreements, you will not be able to open your account online. To open an account, please stop by one of our branch locations. There will be no fees or consequences if you chose to decline to receive these disclosures and agreements electronically.

It is recommended that you retain a paper copy or electronic copy of the Online Account Opening Agreement and Disclosures and any other disclosures pertaining to the account you have opened online for your records.

In order for you to access, view, print or retain electronic communication in connection with online account opening, your computer system must meet the following requirements:

- Have access to an active email account (confirmation will be sent to your email address)
- Have Pop-up blockers disabled, or disabled for our sites (disclosures and inactivity warnings occur via pop-ups)
- Have a printer or other device capable of printing and/ or retaining Internet based data
- Have a pdf reader such as Adobe Acrobat – For reading disclosures and documents and saving them to your PC as needed.
- For consistent viewing and functionality of Online Banking, Sun East requires members to use a supported browser such as Google Chrome®, Mozilla Firefox®, Apple Safari® or Microsoft Edge® (*Cookies and JavaScript must be enabled*)
- Other browsers and operating systems may be used; however, some features may not function properly.
- Sun East does not endorse any operating system or browser. It is possible that browsers not included in this list may work on our site. Be aware of viewing or functionality limitations. We recommend that you install antivirus software, a firewall and spyware detection software to protect your computer from potential compromises.

**Email Address.** In order to receive Sun East Federal Credit Union disclosures and/or communication electronically in place of paper disclosures and/or communications sent via US mail to your address of record, you agree to establish and maintain an accurate email or mobile device address with the Credit Union. You further agree not to hold the Credit Union liable for sending these disclosures and/or communications to such address. Any fees assessed by your mobile phone carrier are your sole responsibility.

If you change your email address, it is your responsibility to notify us of your new address as soon as possible. Your email address can be updated in Online Banking by clicking on the “Maintenance” link and then the “Address” link, by calling the Credit Union, or visiting a branch near you.

**Amendments.** We reserve the right to change the terms and conditions upon which this service is offered. We may add, delete or amend terms, conditions and other provisions, fees, charges, or other terms described in this Agreement by giving you notice as required by law.

#### Trademark Disclosure

Microsoft, Windows, and Internet Explorer, are registered trademarks of Microsoft Corporation in the US and other countries.

Firefox is a registered trademark of the Mozilla Foundation

Safari is a registered trademark of Apple, Inc.

Chrome is a registered trademark of Google, Inc.

Javascript is a trademark of Oracle Corporation