

E-DOCUMENT DISCLAIMER AND USER AGREEMENT

Welcome to River Works Credit Union's e-Document Delivery Service. Our goal is to provide you with a free, convenient and environmentally friendly electronic version of your account statements and other documents, disclosures and communications.

We need your consent to begin sending your account statements, loan bills and other documents, disclosures and communications to you electronically. Once you provide this authorization and we begin to send your documents electronically, we will no longer produce and mail a paper copy of your documents to you. Therefore, please review this Agreement prior to giving your authorization and then click "ACCEPT" at the bottom of the Agreement if you would like to begin receiving your account statements and other documents, disclosures and communications electronically via our e-Document Delivery Service.

1. a) Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, 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 disclosures includes, but not limited to:

- Monthly/Quarterly Account Statements
- Monthly Periodic Billing Statements – which includes Mortgages, Personal Loans, Auto Loans, and Lines of Credit
 - You will still be responsible for making all loan payments on a timely basis. You further understand and agree that you will be responsible for making all loan payments pursuant to the terms and conditions of the loan agreements.
- Privacy policies and notices.

We will send an e-mail to the e-mail address provided by you on your Account profile. In addition, we will provide a link within this e-mail to the Credit Union's website where you can access your eDocuments, via Home Banking.

b) You further understand and agree that:

- You are the authorized signer of the accounts. Your electronic signature executed in conjunction with this Agreement shall be legally binding and any transaction performed pursuant to this Agreement shall be considered authorized by you. You agree to provide true, accurate, current and complete information about yourself as requested and agree to not misrepresent your identity.
- If the account number entered to access this Agreement is a joint account, you acknowledge that your consent and authorization has been authorized by each of the joint account holders. All joint account holders are legally bound by the terms and conditions of this Agreement.
- You agree that in no event will the Credit Union be liable for any technical, hardware or software failure of any kind, and any interruption in the availability of this service, any delay in operation or transmission, computer virus, loss of data or other similar loss.
- The Credit Union is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from e-Documents or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.
- Business Account Customers: By requesting access to the Service, you hereby authorize the Credit Union to grant each administrator access to all documents and account statements sent electronically. Should you wish to limit the access of administrators it will be your responsibility to notify the Credit Union in writing.

2. Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided via (1) e-mail or (2) by you accessing your iBanking account with your registered username/password.

3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by calling us at 1.800.367.1207 or write to us at 947 Western Ave, Lynn., MA 01905. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail 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 Online Banking may 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 the 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 calling us at 1.800.367.1207 or write to us at 947 Western Ave, Lynn., MA 01905 or within your Home Banking Profile.

5. Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- 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), 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 below.

- Adobe Reader version 8.0 or higher
- Microsoft Windows Browser either Internet Explorer version 11.0 or higher or Firefox version 33.0 or higher, or Macintosh running Safari web browser version 8 or Firefox version 33.0 or higher.

6. Requesting Paper Copies

We will not send you a paper copy of any Communication which is available electronically from River Works Credit Union, unless you request it, or we otherwise deem it appropriate to do so. 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, call us at 1.800.267-1207. 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 Agreement 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.