



P.O. Box 40088
Baton Rouge, LA 70835
(225) 408-6100
Fax: (225) 408-6200
www.pelicanstatecu.com

ESIGN Consent Disclosure

This ESIGN Consent Disclosure ("Disclosure") addresses the circumstances under which you consent to receive communications from us in an electronic form that we are required by law to provide to you in writing, in addition to other communications that we provide to you in connection with your membership and accounts with Pelican State Credit Union.

For purposes of this Disclosure, the words "you" and "your" mean the primary accountholder and all joint accountholders. The words "we," "our," "us," and "Credit Union" mean Pelican State Credit Union. "Account(s)" means any accounts you have with us, and all products or services you obtain from us. "Communication" means any member disclosures and agreements (including amendments thereto), monthly (or other periodic) billing or account statements, tax statements, notices, responses to claims, transaction history, privacy policies and all other information related to the Account(s), including but not limited to information that we are required by law to provide to you in writing. Such Communications may include, but are not limited to:

- This Disclosure and any amendments hereto;
- Disclosures, agreements, notices and other information related to the opening of an account, or initiation of a product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the Real Estate Settlement Procedures Act, or other applicable federal or state laws and regulations;
- Service or end-user agreements for access to the Credit Union's Online Banking services;
- All Communications related to any Credit Union product or service, except for those excluded by the terms of this Disclosure;
- All of the periodic account and activity statements, disclosures, and notices we provide to you concerning your Credit Union Account(s);
- Any notice or disclosure regarding fees we may assess, including late fees, overdraft fees, and returned item fees;
- Notices of changes to any of your agreements with us;
- Our privacy policy and other privacy statements or notices; and
- Other disclosures and notices that we are legally required to provide to you, or choose to provide to you in our discretion.

How to Withdraw Consent. You have the right to withdraw your electronic consent to conduct business electronically by calling us at (800) 351-4877 or (225) 408-6100, by e-mailing us at MyBranch@pelicanstatecu.com, by sending your instructions to us via U.S. mail to Pelican State Credit Union, P.O. Box 40088, Baton Rouge, LA 70835, or by visiting one of our branches. **If you withdraw your consent you will no longer receive electronic delivery or have access to Communications, may not be able to open additional accounts or request additional products and services online or utilize Pelican State Credit Union online services to which you have enrolled, or view or print/download this or the above listed agreements and disclosures through our website.** 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. Any withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your request. Your consent will remain in force until withdrawn in the manner provided in this section.

Hardware and Software Requirements. You represent that you have the ability to access and retain Communications electronically. You represent that you satisfy the computer hardware and software requirements specified below to use the website. You represent that you have access to the internet, that you have an e-mail account capable of receiving electronic Communications from us, that you have Adobe Reader, and that you have one of the following web browsers capable of supporting 128-bit SSL encrypted communications, and hardware capable of running it:

- Internet Explorer version 8.0 or higher
- Firefox version 3.0 or higher
- Chrome 14.0 or higher
- Safari 5.0 or higher

Email, Web Posts, & Availability of Paper Records. We will communicate with you electronically, including, without limitation, by way of email or by posting notices on the website or a website that replaces it. You agree that all agreements, notices, disclosures, and other Communications that we provide to you electronically satisfy any legal requirement that these Communications be in writing. We will not send you a paper copy of any Communications or disclosures unless you request it or we otherwise deem it appropriate to do so. You may request paper copies from the Credit Union by calling us at (800) 351-4877 or (225) 408-6100, by e-mailing us at MyBranch@pelicanstatecu.com, by sending your instructions to us via U.S. mail to Pelican State Credit Union, P.O. Box 40088, Baton Rouge, LA 70835, or by visiting one of our branches.

E-mail Address and Keeping Your Information Current. You agree to provide us with and maintain a valid, active e-mail address. It is your responsibility to notify Pelican State Credit Union of any change to your e-mail address. You may submit e-mail address changes by calling us at (800) 351-4877 or (225) 408-6100, by e-mailing us at MyBranch@pelicanstatecu.com, by sending your instructions to us via U.S. mail to Pelican State Credit Union, P.O. Box 40088, Baton Rouge, LA 70835, or by visiting one of our branches.

Agreement. By clicking on "I Agree" below, you affirmatively consent to receive, and acknowledge that you can receive, access, and retain electronic Communications. You acknowledge that you have read and agree to the terms in this Disclosure and that your computer system meets the minimum system requirements described herein. You understand and agree that the Credit Union will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from your use of the products or services provided pursuant to this Disclosure.

Receipt of Communication. You will be deemed to have received electronic Communications from us when we send it to the email address you provided us. You may receive copies of your agreements relating to the website by navigating to our [Disclosures](#) and selecting the legal agreements that apply to you.