



E-Sign Disclosure – Credit Transactions Loan and Credit cards

Service Federal Credit Union Corporate Offices
P.O. Box 1268, Portsmouth, NH 03802 | 800.936.7730

Disclosures can be provided in electronic form for the lending request you have applied for online. **Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below.** If you do not consent, you will not be able to proceed with the online lending process. You may instead contact us at the number below or visit a branch to apply.

In this consent "we", "us", and "our" are used to refer to Service Credit Union.

1. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies only to lending disclosures and notices applicable to the loan decision (approval or denial) during this online session.
2. Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so free of charge by calling us or writing us at the number or address listed below.
3. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.
4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.
5. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.
 - a. A personal computer or other device capable of accessing the internet
 - b. A web browser which supports 128-bit SSL encrypted communications
 - c. Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

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