

INTRODUCTION

TruMark Financial Credit Union (“TruMark Financial”) may provide you with certain communications, notices, agreements, statements or disclosures in writing (“Communications”) regarding its products, services and accounts. Pursuant to the federal E-Sign Act, TruMark Financial may provide you with these written Communications electronically, with your consent. The E-Sign Act additionally permits the use of electronic signatures. Your agreement to this E-Signature and Electronic Communication Agreement/Disclosure confirms your ability and consent to receive Communications electronically (via any medium, such as email, PDF download, or via website), as opposed to paper form, and to the use of electronic signatures in our relationship with you. This Agreement relates to any electronic records or signatures associated with any of your TruMark Financial accounts and services.

Scope of Communication to Be Provided in Electronic Form

You agree TruMark Financial may provide, in its discretion, any Communications in electronic format, to the extent permitted by law. For purposes of this Agreement, “Communications” includes, but is not limited to, member agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction histories, privacy policies, notices and all other information related to the product(s), service(s), or account(s), including information we are required by law to provide to you in writing.

System Requirements

To access and retain electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.
- For a secure system, we recommend using an Internet browser with at least an encryption level of 128-bit.
- Access to the email address used to create your online banking or mobile account with TruMark Financial.
- Sufficient storage space and/or a printer to print the documents for your records.
- An up-to-date version of Adobe® Acrobat® Reader or an Adobe Acrobat Reader browser plug-in. If you do not have this software, you can download a free up-to-date version at www.adobe.com.
- An up-to-date version of Adobe® Flash® Player. If you do not have this software you can download a free up-to-date version at www.adobe.com/products/flashplayer.
- An up-to-date version of Java®, if you do not have this software you can download a free up-to-date version at <http://java.com>.
- Modification of browser security for items such as “cookies” may be required.

Please note, messages containing personal or confidential account information will be sent to the email address you provide. In order to help protect your account information from unauthorized access, you should always logout of the system when each session is complete. It is recommended you routinely scan your computer and any components using a reliable virus detection product. You should also utilize a firewall, (hardware and/or software) especially if you have a broadband Internet connection such as DSL or cable modem and periodically update computer operating systems and Internet browsers for critical security related patches.

TruMark Financial will inform you of any change in hardware or software requirements that may affect your access to or use of this service.

Electronic Signature

You agree and consent the 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, acknowledgement, consent, terms, disclosures or conditions, constitutes your signature, acceptance, and agreement as if actually signed by you in writing. **You understand and agree that your electronic signature executed in conjunction with the electronic submission of your application will be legally binding and such transaction will be considered authorized by you.**

Requesting Paper Copies of Documents

If, after consenting to receive documents electronically you would like paper copies of the documents, you can print them from our website, or contact us using the methods listed under "Updating Your Records" below to request copies. Refer to the Service Fee Schedule for fees for copies of statements or other documents.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by using one of the methods listed under "Contact Information" below. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you; and your consent will not affect the validity or enforceability of prior electronic documents you received.

Updating Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information. You can update your contact information using the methods listed under "Contact Information" below.

Contact Information

You may contact TruMark Financial using the following methods:

- Email: You may use the secure email functionality of Internet teller or email us at memberservices@trumark.org. Any messages containing personal or confidential account information will be sent to the email address you provide.
- Telephone: You may call us at 1-877-TRUMARK (878-6875).
- Mail: You may write to us at TruMark Financial Credit Union, Attn: Call Center, 335 Commerce Drive, P.O. Box 8127, Fort Washington, PA 19034.
- In person: You may also stop in to any of our branches.