Electronic Records Disclosure Agreement

Please read this Disclosure and Agreement carefully and keep a copy for your records.

To accommodate the electronic conversion of your Emerald Checking Account to the new Achieva Checking Plus Account, we must provide you with the following disclosures, information and legal documents we would provide to you in-person, via telephone and postal mail. To achieve this, you must consent to receive the following documents by electronic communication.

- Welcome Kit
- <u>Consumer Schedule of Fees</u>

Consent Required - You must consent to receive the above documents electronically before we can proceed with the application process. Your consent will only apply to the account(s) you have selected and the related Federal and State disclosures, legal documentation and instructions. You will not be consenting to receive anything else not pertinent to your selection. If you do not consent to receive the documents electronically at this time, we are unable to continue the application process via this platform. Please visit an Achieva Credit Union branch or call our Member Service Center at (727) 431-7680, or toll free (800) 593-2274. A list of our branch locations may be found on our website at www.AchievaCU.com.

Right to Paper Copies – Even if you consent to receive the documents electronically, you may still request, at no cost to you, paper copies by contacting our Member Service Center at the phone number printed above.

System Requirements for Electronic Access - To receive or access all electronic documents during this process, the computer or other access device you are using must have internet capability as you are demonstrating by visiting this page and the following equipment and software specifications:

It must have an Internet web browser version like either Microsoft® Internet Explorer version 11 or the 2 most recent versions of Edge, Mozilla Firefox, Google Chrome, and Safari.

It must also support 128-bit SSL encryption

It must have software permitting you to access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 10 or higher (available at <u>Adobe Reader</u>). Your current access on this page demonstrates that your system has the necessary software to permit you to receive and access PDF files.

Connection to a printer to print the membership account signature card that must be signed and returned to us.

Ability to Retain Documents – If you wish to retain copies of the documents and information made available to you during this process, your computer or access device must have the ability to download and save PDF files on a hard disk or writable CD or you may choose to print the files from a connected printer. Documents are printable on plain $8\frac{1}{2} \times 11$ inch paper.

