

ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to Webster First Federal Credit Union.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to conducting transactions electronically and to electronically receiving all communication from us (such as change notices, disclosures, periodic statements, privacy policies, tax documents, and more);
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or nonelectronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one by contacting the credit union by phone, US mail, or in person and by paying us the Duplicate Statement Fee listed in our fee schedule;
- (4) You can withdraw your consent at any time by contacting the credit union by phone, US mail, or in person, but withdrawing your consent will result in some accounts may no longer qualify for preferred rates; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by updating it in online banking, contacting our Call Center, or visiting a branch. The information we need is an email address.

We reserve the right to provide any communication in a paper or nonelectronic form. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit/share accounts electronically by online banking, online banking app, and secure website message except for financial transactions and file maintenance that cannot be complete through self service means. However, we reserve the right to have any notices confirmed in a paper or nonelectronic form upon our request.

Hardware and Software Requirements

The minimum hardware and software system requirements to conduct transactions electronically or to electronically receive and keep disclosures, notices, and communications are the same as for our online or mobile banking services including Adobe® Acrobat® Reader® or compatible software installed on your computer or mobile device in order for you to access, view or print your disclosures and electronic statements.

Duration

This agreement and consent shall remain in effect until you withdraw your consent in the manner described above.

Online or Mobile Banking

We require you to have an online or mobile banking relationship with us to facilitate the electronic communications described above.

Contact Information

1-800-962-4452

Webster First Federal Credit Union

271 Greenwood Street, PO Box 70505, Worcester, MA 01607

Call_Center@websterfirst.com

www.websterfirst.com, online banking, and our mobile banking app

Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.

