

# Consent to Electronic Document Delivery



NEW ORLEANS  
**FIREMEN'S FEDERAL**  
CREDIT UNION  
LA: 4401 W. Napoleon Ave. • Metairie, LA 70001  
MS: 1620 Goodyear Blvd, Suite C, Picayune, MS 39466  
PH: 504-889-9090 • TF: 800-647-1689 • [www.noffcu.org](http://www.noffcu.org)

## 1. Electronic Delivery Terms

By clicking "I Accept" below, you agree to accept delivery of your deposit account, credit card and loan documents electronically by New Orleans Firemen's Federal Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account and loan documents including initial agreements and disclosures and subsequent notices and statements:

## 2. Deposit Account, Credit Card and Loan Documents

Your electronically delivered deposit account, credit card and loan documents will include:

<b>Account Opening Documents</b>	<ul style="list-style-type: none"><li>• Account, Card and Loan Applications</li><li>• Member Service Agreement</li><li>• Funds Availability Disclosures</li><li>• Electronic Funds Transfer Disclosures</li></ul>	<ul style="list-style-type: none"><li>• Privacy Policy</li><li>• Rates, Charges and Truth-in-Savings Disclosures</li><li>• Rates, Charges and Truth-in-Lending Disclosures</li><li>• All other initial Agreements and Disclosures</li></ul>
<b>Subsequent Documents</b>	<ul style="list-style-type: none"><li>• Account Statements</li><li>• Change in Terms Notices</li><li>• Annual Privacy Policy Notices</li><li>• Account and Transaction Alerts</li></ul>	<ul style="list-style-type: none"><li>• Overdraft Notices</li><li>• Future Service Enrollments</li><li>• All Future Communications and Notices</li><li>• Annual Tax Notices</li></ul>
Account statements for the most recent 12-month period are available online at any time. At initial Consent to Electronic Document Delivery, statements will be retained moving forward.		

## 3. Accessing & Signing Documents

Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

## 4. Accessing Paper Copies

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

## 5. Your Right to Cancel

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by logging into your account through our Online Banking service and selecting unsubscribe. Please allow a reasonable period of time to process your request.

## 6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time. However, If you withdraw your consent to electronic document delivery, and begin receiving your statements by paper, you will be assessed a service charge.

## 7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Internet Explorer, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

We will notify you whenever we change or revise these requirements.

## 8. Your Responsibilities

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any deposit account, credit card or loan document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

## 9. Contacting Us

You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may make changes by calling us at 504-889-9090, or toll-free at 800-647-1689, writing to us Orleans Firemen's Federal Credit Union, 4401 W. Napoleon Ave., Metairie, LA 70001, or emailing us at [noffcu@noffcu.org](mailto:noffcu@noffcu.org).

***I consent to accept delivery of deposit account, credit card and loan documents electronically by  
New Orleans Firemen's Federal Credit Union and to the terms and conditions of the documents listed above.***  
**<<Consent Button>>**