



Electronic Delivery Terms

By clicking the "Consent" below, you agree to accept delivery of your deposit account documents electronically by Firefighters Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account documents:

Deposit Account Documents.

Your electronically delivered deposit account documents will include:

Deposit Account Documents	
Account Opening Documents	<ul style="list-style-type: none">• Account Card• Membership & Account Agreement• Funds Availability Policy• Electronic Funds Transfer Agreement• Privacy Policy• Rate and Fee/Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none">• eStatements• Change in Terms Notices• Annual Privacy Policy Notices• Account and Transaction Alerts• Future Service Enrollments, Communications and Notices

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.

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.

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 contacting our Member Service department at 801-487-3219, or by logging in to your account through Online Banking and clicking on Virtual Branch and clicking the Self Service tab. Please allow a reasonable period of time to process your request.

Fees/Restrictions.

There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

Your System Requirements.

You will need computer access, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. The following are the hardware and software requirements necessary for you to access, receive and retain electronically delivered documents:

Computer Requirements	An up-to-date computer with a currently supported operating system, such as Microsoft windows, Mac OS, or Chromebook.
Internet Browsers	An up-to-date browser, such as Internet Explorer, Safari, or Chrome.
PDF Reader Software	An up-to-date PDF reader, such as Adobe Acrobat Reader.

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

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 account 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.

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 call us or write to us at the phone numbers and mailing address listed at the top of the page, or send us a secure message by logging into Virtual Branch and clicking the Contact Us link.

I consent to accept delivery of account documents electronically by All Goals Credit Union and to the terms and conditions of the documents listed above.

<<Consent Button>>