

Electronic Signature (ESIGN) and Disclosure End User Agreement

Welcome – Welcome to Greylock Federal Credit Union's Online Account Opening Platform. Our goal is to provide you with an easy, safe and convenient way to establish your membership or open deposit accounts online with Greylock Federal Credit Union ("GFCU").

Please read this agreement carefully.

Agreement – This Agreement is a contract that establishes the terms covering the electronic delivery of all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through the online account opening platform for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable, collectively "electronic account information." By entering into this Agreement, you accept all the terms and conditions contained herein and consent to GFCU's member service account agreements and related disclosures. Any other agreements you may already have with GFCU, or may have in the future, such as loans or other member products or services established outside of this platform, will continue to apply.

Consent to Electronic Delivery – When you agree to receive electronic account information, you agree to receive this information online through our online account opening platform accessible from GFCU's website. At your discretion you may withdraw consent and "opt out" of the online account opening process at any time, without consequence, simply by exiting the application or not fulfilling all steps required to establish your membership or account(s) with GFCU. Should you choose to open your membership or account(s) using this application, this shall demonstrate your consent to the terms and conditions of this agreement.

Format – Your online account opening documents will contain the same content as the paper version you would receive if you were to open an account in person. Other account notices deemed necessary by the Credit Union may be e-mailed to you, made available electronically on the GFCU website or mailed to you, as necessary. If you establish your membership and/or account(s) with GFCU using our online account opening platform, we will not necessarily provide you with paper copies of the documentation as you will have the opportunity to print and/or save these documents during the account opening process. Please note, if you request paper copies of any of your individual account documents created throughout the membership or account opening process using the online account opening platform, applicable statement copy fees may be assessed per our current Schedule of Fees. However, general product or account disclosures will be provided to you free of charge.

Contact Information – It is your responsibility to provide GFCU with your current contact information, including your current e-mail address, in order for you to establish your membership, open an account or receive notification of important information related to the account opening process. If your e-mail is returned as undeliverable, we may not be able to fulfill your membership or account request. You may update your contact information or e-mail address at any time by mail, by phone, in person or electronically using an electronic signature. For complete details, please visit our website www.greylock.org or Contact Member Services at (413) 236-4000 or (800) 207-5555.

Required Software/Equipment – You will need access to a PC or electronic device with internet access in order to establish a membership or open an account utilizing GFCU's online account opening platform. In order to print any information contained within the online account opening platform, you may also need a printer, or access to a printer. Lastly, you will need "Adobe Acrobat Reader*." This is free software. If you do not have it preloaded on your PC or electronic device, you may visit <https://get.adobe.com/reader/> to download it now.

Security – You understand the importance of your role in preventing the misuse of your accounts and you agree to promptly examine your account documents and periodic statements for each of your accounts as soon as you receive them. You agree to protect the confidentiality of your account(s) and account number(s), password(s) and your personal identification number (PIN), as applicable. To protect the security of your information, you must not disclose or share your account number(s), password or PIN with any third party.

Alterations and Amendments – The terms of this Agreement, applicable fees, and service charges may be altered or amended by Greylock Federal Credit Union from time to time. In such event, GFCU shall send notice to you at your e-mail address as it appears in our records. Any continuing use of the Service after GFCU sends you a notice of change will constitute your agreement to such change(s). Further, GFCU may, from time to time, revise or update the GFCU online account opening program, services, and/or related material(s) rendering prior versions obsolete. Consequently, GFCU reserves the right to terminate this Agreement as to all such prior versions of the GFCU programs, services, and/or related material(s) and to limit access to GFCU's most recent versions and updates.

Assignment – You may not assign this Agreement to any other party. GFCU may assign this Agreement to any present or future, directly or indirectly, affiliated company. GFCU may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

Governing Law – The laws of the Commonwealth of Massachusetts and applicable Federal laws govern this agreement. In the event of any conflict between these provisions and any applicable law or regulation, these provisions shall be deemed modified to the extent, and only to the extent, required to comply with such law or regulation.

Communications between GFCU and You – If you have any questions regarding our online account opening service, please e-mail greylockws@greylock.org. Or you may call (413) 236-4000 or (800) 207-5555 (toll free), or write to: Greylock E-Commerce Dept., 150 West St., Pittsfield, MA. 01201.

*GFCU is not making any warranties of any kind, express or implied, including, but not limited to, any implied warranties of merchantability or fitness for a particular purpose as to third-party software, including Adobe Acrobat Reader.