

GFA Federal Credit Union eDocument User Agreement

eDocument User Agreement

Welcome to GFA Federal Credit Union's (GFA) eDocument Delivery Service (eDocs). This convenient and environmentally friendly service is provided to you at no cost, and will allow you to view your current and past account documents for your deposit and loan accounts on a secure website.

As part of the registration process, please read the following eDocument user agreement and indicate your consent and acceptance at the bottom.

Once you provide this consent and we begin to send your documents electronically, we will no longer produce and mail a paper copy of your documents to you.

Definitions

For the purposes of this eDocument User Agreement, "Agreement" refers to this User Agreement. "You", "your" and "user" refer to the account holder(s) or any other individual authorized to receive electronic delivery of periodic account statements or other documents, disclosures and communications ("eDocuments" or "eDocs") under this agreement. "We", "us", "our", "credit union" and "GFA" refers to GFA Federal Credit Union. "GFA Express Finance" refers to GFA's online banking. "Payment Manager" refers to GFA bill pay service. "eDocument Delivery Service" or "the service" refers to GFA's eDocument Delivery Service. "Account" or "Accounts" refers to your deposit or loan accounts at GFA. "Documents" refers to any correspondences sent electronically to you by the credit union through the eDocument Delivery Service.

Agreement

The eDocument Delivery Service is provided as a service of GFA Express Finance and therefore the GFA Federal Credit Union Online Banking Services Agreement will be considered the controlling agreement for the eDocument Delivery Service.

This eDocument User Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements, loan bills, and other documents, disclosures and communications. By using the eDocument Delivery Service, you agree to all of the terms and conditions of this agreement and reaffirm your agreement with all of the terms and conditions of the GFA Online Banking Service Agreement. Please read this agreement carefully and review your GFA Online Banking Service Agreement which is also available on the GFA website (gfafcu.com) in the Express Finance section.

The terms and conditions of the GFA Federal Credit Union Online Banking Services Agreement, GFA Deposit Account Agreement, Electronic Funds Transfer Agreement and Disclosures, (included in the Terms and Conditions Agreement given out at account opening, and also accessible through our homepage), as well as your other agreements with GFA (such as loan agreements) continue to apply notwithstanding anything to the contrary in this agreement.

Consent to Electronic Delivery of Account Statements, Loan Bills, Documents, Disclosures and Other Communications (eDocuments)

When you sign up for eDocs, you agree that all of your accounts that produce statements, bills, or notifications which are accessible in the eDocument Delivery Service, now or in the future, will be delivered electronically when available. Your electronic statements will contain the same content as the paper version that you have been receiving. The choice (paper or eDocuments) that is recorded on our system on the day the statement or bill is generated will be the only statement method used to deliver that month's statement(s) or bill.

In addition, when you sign up for our eDocument Delivery Service through GFA Express Finance, you further agree that other documents, disclosures, notifications and communications related to any or all of your deposit or loan accounts with GFA may also be sent to you electronically via the eDocument Delivery Service.

Email Notification of Document Availability

We will send an email to the email address that you have on file in the "User Options" feature in GFA Express Finance to advise you when your eDocument is available for viewing.

It is your responsibility to provide GFA with your current e-mail address in order for you to receive your monthly document. If your e-mail is returned undeliverable, we will attempt to contact you to obtain your correct information.

Account Documents

Your eDocuments will be provided to you each month after enrollment, when available, for a maximum of twelve months. We encourage you to download or print a copy of your eDocuments for your own personal retention. To access your eDocuments, simply log into Express Finance and choose the Services tab.

If you request a paper copy of either your account statement, loan bill or any check referenced in an electronic document from us, we will provide a legible copy within a reasonable period of time. Applicable service charges may be assessed in accordance with GFA's Fee Schedule.

Contacting Credit Union

You may contact us at (978) 632-2542 or by email at gfa@gfafcu.com. You may also write us at GFA Federal Credit Union, P.O. Box 468, Gardner, MA 01440, ATTN: Operations Department

Your Right to Terminate

You may withdraw your consent to receive eDocuments by providing thirty (30) days written notice by postal delivery addressed to: GFA Federal Credit Union, P.O. Box 468, Gardner, MA 01440, ATTN: Operations Department

You may cancel this agreement if there is any change in the hardware or software required to access, download or retain documents or to otherwise utilize the service. No fee will be imposed for cancellation. Cancellation is effective thirty (30) days after GFA's receipt of your written notice of cancellation by postal delivery. Once effective, we will begin sending you paper documents by regular mail. We suggest that you save and print a copy of the cancellation for your records. Cancellation shall not negate or nullify the legal effectiveness, validity or enforceability of documents provided to you prior to the effective date of cancellation.

GFA's Right to Terminate

GFA may also cancel this agreement and your access to eDocument Delivery Service for any reason. If GFA cancels this agreement, notice of cancellation and all future documents will be provided to you by postal delivery at the address as it appears on GFA records or as otherwise allowed or required by applicable law.

Warranty Disclaimer

GFA PROVIDES THE SERVICE "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON INFRINGEMENT AND TITLE. WE DO NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by GFA from time to time. In such event, GFA shall send notice to you at either your email address on file or your address as it appears on GFA records. Any continuation of the Service after GFA sends you a notice of change will constitute your agreement to such change(s). Further, GFA may, from time to time, revise or update the GFA program, services, and/or related material(s) rendering prior versions obsolete. Consequently, GFA reserves the right to terminate this Agreement as to all such prior versions of the GFA programs, services, and/or related material(s) and to limit access to GFA's more recent versions and updates.

Governing Law

The laws of the Commonwealth of Massachusetts and applicable Federal laws and regulations shall govern this Agreement.

Security

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eDocuments.

By agreeing to have your statements, loan bills, disclosures, notifications and documents sent electronically, you also understand and agree:

1. To notify GFA immediately in writing at the address listed at the end of this agreement of any changes in your email address or any errors or complications relating to the electronic receipt of the above mentioned correspondence.
2. You are the authorized signer of the account. Your electronic signature, executed in conjunction with this User Agreement, shall be legally binding and any transaction performed pursuant to this agreement shall be considered authorized by you.
3. You are solely responsible for the cost and maintenance of such equipment and access to the internet.
4. You are responsible for the use, protection and confidentiality of your password and PIN, as well as other account numbers, account information, e-mail address information, and personal profile information. Any misuse or loss resulting from the misuse of this information is the responsibility of the user. You acknowledge that the Internet is

inherently insecure and that all data transfers including electronic mail, occur openly on the Internet and potentially can be monitored and read by others.

5. It is strongly recommended that have regularly updated virus protection software on your computer. Please notify GFA immediately if you become aware of any theft, loss or unauthorized use of your personal information.
6. Open and read your documents. You are solely responsible for accessing, opening and reading your documents. Documents contain important and legally binding notices, information and conditions. Documents will not be denied legal effect, validity or enforceability solely because they are in electronic form. You are responsible for promptly notifying GFA if any documents you receive are not accessible or are incomplete or unreadable.

By accepting this agreement, using the "Accept" button, you agree to the terms and conditions of this eDocument User Agreement as described above.

IMPORTANT: PLEASE PRINT AND RETAIN THIS USER AGREEMENT.

Please verify that the email address below is the correct email address for receiving communications from both GFA Express Finance and the eDocument Delivery Service. If there is no email address below or the email address needs to be updated, please click on the "DECLINE" button and access the "User Options" feature in GFA Express Finance to insert or update your email address. Once your email address has been inserted or updated, click on the "eDocuments" button in GFA Express Finance and if the correct email address is then reflected below, click on the "ACCEPT" button to enroll in the eDocument Delivery Service. If your email address is not listed below please enter the email address listed in your GFA Express Finance.