



Electronic Document Delivery Agreement

Please print a copy for your records

Electronic Delivery Terms

By clicking the acknowledge box, you agree to accept delivery of your deposit account & loan documents electronically by XCEL Federal Credit Union. The following terms and conditions apply to our electronic delivery and your receipt of deposit account and loan documents:

Deposit Account & Loan Documents

Your electronically delivered deposit account & loan documents will include:

Membership Account Agreement	Electronic Funds Transfer Agreement	Privacy Notice
Funds Availability Policy	Fee Schedule	Periodic Statements
Account & Loan Notices	Annual Tax forms <i>(excluding IRA tax forms)</i>	Change-in-Terms Notices

Accessing Documents

Prior to obtaining products or servicing electronically, please review and save or print a copy of this consent for your records. The Deposit Account & Loan Documents will be available through Online/Mobile Banking via the Internet. An electronic mail (e-mail) notification will be sent to the email address entered below when documents are available for viewing. The member who receives this e-mail is the agent for his/her joint owners for the purpose of receiving and notifying them that the Deposit Account & Loan Documents are available.

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 Call Center and request a copy of a particular document. Additional fees may apply for this service, please see our Fee Schedule.

Right to Cancel

If, at any time, you decide that you no longer want to receive electronic document delivery and you wish to withdraw your consent, you must contact XCEL Federal Credit Union's Call Center at 973-ASK-XCEL (275-9235) or email xcel@XCELfcu.org. It is understood that any actions that are to be taken by the Credit Union under this Agreement will not be taken until the Credit Union has had a reasonable opportunity to act upon such actions.

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 (e.g. hard drive or thumb drive) for saving documents. Our services will support at least the current and immediately prior version release of major internet browsers (e.g. Internet Explorer, Safari, Chrome, Firefox and Microsoft Edge) In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your computer or mobile device must be adequate to support these requirements. If there are any changes to these requirements, we will notify you.

Your Responsibilities

You understand that you must notify the Credit Union within 60-days after receiving the e-mail notification of any discrepancies. If you fail to notify the Credit Union, you will have no claim against the Credit Union. However, if the discrepancy is the result of an electronic funds transfer, the provisions of the Credit Union's Electronic Funds Transfer Agreement will control this resolution.

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications to you. You agree to notify us of any changes in your email address. You agree not to hold XCEL Federal Credit Union liable if you fail to supply a correct email address and are unable to access your Deposit Account & Loan Documents. You understand that we are not obligated to verify that you have received or can access any deposit account & loan document. If we learn that you are no longer receiving email communication (e.g. an email is returned to us undeliverable), we may discontinue sending email communications.

I understand that my Deposit Account & Loan Documents will no longer be sent to me by U.S. Mail and that I will need access Online/Mobile Banking via the Internet in order to have access to my Deposit Account & Loan Documents electronically.

By signing/accepting this form, I agree to be bound by the terms stated in this agreement and to receive Deposit Account & Loan Documents electronically from XCEL Federal Credit Union.