



E-SIGN Disclosure and Consent

The terms “We”, “Our”, “Us” and “MCFCU” refer to McCone County Federal Credit Union, and “You”, “Your”, and “Yourself” refer to each person applying for and consenting to electronic delivery of disclosures.

Please review this document carefully and note that it is accessible by going to www.mcconecu.com and clicking on “About Us,” where you will see a link to the E-SIGN Disclosure and Consent.

Scope of Service: Electronic Documents

This Online Account Opening e-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through MCFCU’s online banking system, including but not limited to: Account Statements, Electronic Funds Transfer Notices, Fee Schedules, Membership Account Agreements, Loan Agreements, Privacy Notices, Truth in Savings and other important Notices or Announcements from us.

You agree that we may discontinue sending paper communications to You unless and until You withdraw Your consent as described in Consent Withdrawal.

You agree that Our online banking system at www.mcconecu.com will be used to receive the documents electronically. You must provide and maintain a valid email address at all times and You must contact Us when You are changing from one valid email address to another valid email address. Invalid email addresses may result in revoked electronic delivery of Documents.

Consent Withdrawal

If You decide to withdraw Your consent to receive notices and disclosures electronically, please contact Us at (406) 485-2288 or via e-mail at mcconecu@mcconecu.com and ask for paper documents.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

Electronic Notification

When disclosures or documents become available, we will send a notification to Your e-mail address of record. The documents for which You have received an electronic notification, will be available by logging in to Your MCFCU online banking account or as part of the electronic communication.

Fraudulent Communication

MCFCU will never use email to ask You to provide or verify Your personally identifying information. Please forward suspicious or fraudulent electronic communications to McCone County Federal Credit Union, PO Box 79, Circle, MT 59215.

Hardware and Software Requirements

You will access all electronic documents from an internet site in the Credit Union's online banking system. To view documents, You will need the most current version of Adobe Reader or a mobile equivalent which can be downloaded at <http://get.adobe.com/reader>.

You will also need sufficient memory and storage on Your electronic device to download and store the documents if you choose to do so.

Requesting Paper Copies

We will not send You a paper copy of any communication, unless You request it or We otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it Yourself or by requesting that We mail You a paper copy, provided that such request is made within sixty (60) days after We first provided the electronic communication to You. To request a paper copy, please submit your request to mcconecu@mcconecu.com or call (406) 485-2288.

We reserve the right to send You paper copies at Our discretion. If You would like paper copies without revoking Your authorization to electronic delivery, You may print the Documents yourself or You may request them directly from us. We reserve the right to charge a fee for this request as outlined on Our Fee Schedule.

Communication in Writing

All communications in either electronic or paper format from Us to You will be considered "in writing." You should print or download for Your records a copy of this disclosure and any other communication that is important to You.

Termination

We reserve the right to terminate electronic delivery of documents if necessary.

Consent

By selecting "I Agree," You consent to receive electronically all communications regarding products and services that are offered through Our online banking system or via electronic mail. You further agree that Your computer satisfies the hardware and software requirements specified above and that You have provided Us with a current email address at which We may send electronic communications to You.