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## E-Sign Disclosure & Consent

**Please carefully read this Disclosure and Consent, and sign and click below to consent or decline to proceed with the E-Signature process. By consenting below, you agree that Launch Credit Union may send all communications to you in electronic form instead of on paper, and that your electronic indication of agreement, consent or authentication is as valid and legally enforceable as if it was done in ink on paper.**

**This notice contains important information that we are required by law to provide to you. You should print and keep a copy for your records. If you have any questions about receiving information in electronic form, please contact us.**

The Electronic Signatures in Global and National Commerce Act ("E-SIGN") gives consumers certain rights if they elect to receive communications in electronic form. The terms and conditions of this Disclosure and Consent are in addition to the terms and conditions of any and all other agreements you have with Launch Credit Union (LCU). The words "we," "us," and "our" refer to LCU, and the words "you" and "your" mean you, the individuals or entity identified on the Accounts including joint owners and authorized users. As used in this Disclosure, "Account" means the accounts you have with us, including your deposit accounts, your credit card accounts, your loan accounts, your membership, and all other transactions with LCU. "Communication" or "Communications" means all communication, transactions, and documents listed below under "What This Disclosure Covers", including but not limited to information that we are required by law to provide to you in writing.

### **What This Disclosure Covers**

This E-Sign Disclosure and Consent ("Disclosure") applies to all Communications between you and LCU that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. You agree that we may provide you with any Communication that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory notices, disclosures and communications associated with your Account.
- Notices of annual and other membership meetings.
- Notices of changes in the terms of your Account.
- Responses to claims.
- Privacy policies and notices.
- Periodic billing or account statements for your Account and related Communications.
- Agreements and policies, including updates to agreements or policies.
- Annual disclosures.
- Transaction receipts or confirmations.
- Account statements and history.
- Federal and state tax statements.
- Loan documents and related matters.
- All other Account or transaction documents, disclosures, notices, communications or information.

**Consent to Electronic Delivery**

You consent to the electronic delivery and receipt of all Communications. All Communications from us to you will be considered to be "in writing."

**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 e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you, or (3) by requesting you download a PDF file containing the Communication. You should print a copy of each Communication, read it carefully, and retain it for reference. We reserve the right to send any Communication on paper by U.S. Mail instead of electronically.

**Right to Withdraw Consent**

You may withdraw your consent to receive Communications in electronic form by writing to us at the address listed above, by calling us at the telephone number listed above, or by visiting the nearest LCU branch location. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of eStatement and digital banking may be terminated. After termination of eStatement, a Mailed Statement Fee may apply as disclosed in the Fee Schedule. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

LCU may terminate electronic Communications at any time by giving you advance notification. Whether terminated by you or LCU, the termination will not affect your obligations under this Disclosure.

**How to Update Your Records**

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact and other information related to this Disclosure and your Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through digital banking, by U.S. Mail to the address listed above, or by visiting the nearest LCU branch location.

**Requesting Paper Copies**

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 a reasonable time after we first provided the electronic communication to you. A fee may be charged as disclosed in the Fee Schedule. To request a paper copy, please submit your request via e-mail or notify us in writing at the address above.

**Fees and Charges**

There is currently no fee for receiving electronic communications. However, LCU reserves the right to impose fees or to subsequently change any fee structure after we notify you of the change.

**System Availability**

Access to the electronic communications service may be unavailable at certain times for the following reasons: (1) Scheduled maintenance. There will be periods when systems require maintenance or upgrades; (2) Unscheduled maintenance. Service may be unavailable when unforeseen maintenance is necessary; or, (3) System Outages. Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages that may cause system unavailability. LCU will make all reasonable efforts to ensure the availability of the service. However, LCU is in no way liable for the unavailability of the service or any consequential damages that may result.

### **Test your ability to retrieve and read a PDF or Text image file**

By consenting below you acknowledge that you have tested your ability to retrieve, read and save Communications from us, and that you are able to successfully do so.

### **Minimum Hardware and Software Requirements**

The minimum hardware and software requirements for access to and retention of Communications and electronic records are listed below.

Computer Processor: 1 GHz CPU

Computer Memory (RAM): 1G

Hard Drive Space Available: 500 MB

Monitor/Display: VGA Monitor resolution of 800x600, configured to display 256 colors.

Internet Connectivity: V.90

### **Recommended Hardware and Software**

The recommended hardware and software listed below will deliver enhanced system performance.

Computer Processor: 2 GHz CPU

Computer Memory (RAM): 4G

Hard Drive Space Available: 1G

Monitor/Display: Resolution of 1024x768 or higher

Internet Connectivity: High Speed Internet or Broadband Connection

### **Hardware and Software Requirements**

You are responsible for the installation, maintenance, and operation of your Computer (in this Disclosure, your computer and the related equipment are referred to together as your "Computer") and all software. Please refer to our "Browser and Operating System Requirements" for specific system requirements. We will inform you of any change in hardware or software requirements that may affect your access to Communications. LCU is not responsible for any errors or failures from any malfunction of your Computer or any software, and LCU is not responsible for any malicious software (including, without limitation, programs commonly referred to as computer viruses, malware, keystroke loggers, worms, trojans, spyware, adware, rootkits, and the like), problems or malfunctions resulting from any malicious software, or any related problems that may be associated with the use of an online system. Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and LCU is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether related to malicious, faulty or malfunctioning software, or otherwise. You are solely responsible for the installation and maintenance of appropriate firewall and security software, patches, and other security measures for your Computer, and for protecting, securing, and backing up any data and information stored in or on your Computer and related systems. You are solely responsible for creating, maintaining, protecting and securing passwords, and for the prevention of unauthorized users of your Computer system and your Accounts. The Credit Union is not responsible for any errors or failures resulting from defects in or malfunctions of any software installed on your Computer and related systems.

### **Amendments**

This Disclosure may be amended by LCU at any time at its discretion. You will receive notice of amendments as required by applicable law.

### **Previously Withdrawn Consent**

This consent supersedes all prior consents, withdrawals of consent, opt-outs, and other agreements related to E-Signature and consent to electronic delivery, and will reset your preferences and settings.

### **To complete your consent, you must click "I Consent"**

Click here: [I Consent](#) to the terms and conditions of this Disclosure