



e-Sign Disclosure

Disclosures can be provided in electronic form for the deposit and/or loan account(s) you have selected to be opened online. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online account opening process. You may contact us at the number or address listed below to open a new account.

1. In this consent "we", "us", and "our" are used to refer to New England Federal Credit Union. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies only to the disclosures and notices applicable to the deposit accounts opened during this online session.
2. Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so free of charge by calling us or writing us at the number or address listed below.
3. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.
4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.
5. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.
 - A personal computer or other device capable of accessing the internet
 - A web browser which supports 128-bit SSL encrypted communications
 - Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <https://get.adobe.com/reader>).

FI Contact Information:

800.400.8790
New England Federal Credit Union
141 Harvest Lane
PO Box 527
Williston, VT 05495-0527
online@nefcu.com

Applicant

- Must be 18 years of age to apply.
- Must be a legal resident of the United States.
- If your loan request is approved, additional information and/or documentation may be required to complete your loan request. All approvals are subject to a final review by an NEFCU loan representative.
- Rates are quoted "as low as" and are determined by an evaluation of your credit.

NCUA - Your savings federally insured to \$250,000 National Credit Union Administration, a U.S. Government Agency