



New Account E-SIGN Act Consent and Disclosure

This New Account E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to and the electronic delivery of all communications and required agreements and disclosures relating to your application for a new account and related products and services with Logix Federal Credit Union (Logix).

By selecting/checking the **"I have read the above agreements and disclosures and agree these terms."** box and clicking on the **"I Agree"** button, you affirmatively consent to conduct business electronically with Logix Federal Credit Union in connection with establishing your membership, the opening of your new account(s) and your request for related products and services, and to receive this **New Account E-SIGN Act Consent and Disclosure** and the following "agreements and disclosures" electronically:

Membership and Accounts Agreement and Disclosure (including the Federal Privacy Notice)
Account Rate Sheet
Schedule of Service Charges and Fees
What You Need to Know About Overdrafts and Overdraft Fees
Checking Account Basic Terms, Conditions and Comparison
Important Privacy Choices for CA Members
e-Statement Service Agreement and Disclosure

This New Account E-SIGN Act Consent and Disclosure and the above listed agreements and disclosures can be printed and/or downloaded by you, and are available to you in paper hardcopy upon request. Please read these agreements and disclosures prior to continuing with your application.

Applicability of Consent - Your electronic consent to conduct business electronically applies to establishing your membership with Logix Federal Credit Union, the opening of your new account(s), and your request for Logix products and services.

Email Address and Keeping Your Information Current - In order to communicate with you regarding your membership, account(s) and any related products and services you have requested, you must provide us with your valid e-mail address. It is your responsibility to promptly notify Logix Federal Credit Union of any changes to your email address. You can update your email address with us by either calling us at 800-328-5328, or updating your personal information email address via our internet Online Banking Service, or by submitting your change to us in writing via mail to Logix, PO Box 6759, Burbank CA 91510, or by visiting one of our branches.

Print and Download Agreements and Disclosures - Most information on and within our website is provided in either HTML and/or PDF format. For those agreements, disclosures, forms, notices, and other documents provided/available in PDF format, Adobe Reader version 6.0 or later is required. A free copy of Adobe Reader may be downloaded at <http://www.get.adobe.com/reader>. To print or download documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information. To print, click on the document HTML or PDF link, select Print, select your Printer, and click OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain an electronic copy on your computer.

Hardware and Software Requirements – You must have, at your cost:

- A computer with Microsoft Windows® XP, Vista, or Windows 7 Operating System, or Apple Mac® OS X v10.x Operating System.

- Internet Explorer 8+, Mozilla Firefox 1.5+, Apple Safari 4.1.3+, or Google Chrome internet browser with 128-bit SSL encryption; JavaScript and cookies enabled. Other internet browsers may be used but are not supported.
- Internet access and connectivity.
- A valid operating email address.
- Adobe Reader software to access and view documents provided to you in PDF format.
- Sufficient memory and drive space capacity to download and save PDF documents to your computer.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software.

All Agreements and Disclosures Are “In Writing” - This and all agreements and disclosures delivered electronically or otherwise made available to you are considered “in writing” and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us.

Obtaining Paper Copies of Agreements and Disclosures – You can obtain a paper copy of this New Account E-SIGN Act Consent and Disclosure and the above listed agreements and disclosures by printing it/them yourself. You can also contact us at 800-328-5328 to request a paper copy free of cost when sent by us to you through regular U.S. mail. If you request that paper copies of these agreements and disclosures be sent to you other than through the regular U.S. mail you may be charged a fee.

Withdrawing Consent – You have the right to withdraw your electronic consent to conduct business electronically with us by telephoning us at 800-328-5328, by notifying us electronically via Secure Messaging at www.lfcu.com/contact-us, by sending your instructions to us via U.S. mail to Logix, PO Box 6759, Burbank CA 91510, or by visiting one of our branches. If you withdraw your consent you may not be able to open additional accounts or request additional products and services online, or view or print/download this or the above listed agreements and disclosures through our website.

Governing Law - This New Account E-SIGN Act Consent and Disclosure is made in California and shall be governed by the laws of the State of California, to the extent that California law is not inconsistent with controlling Federal Law. California’s “Choice of Rules” will not be applied if they would result in the application of non-California law.

Logix

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