



E-SIGN DISCLOSURE AND CONSENT AGREEMENT

Disclosures can be provided in electronic form for the deposit 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.

In this consent "we", "us", and "our" are used to refer to Allegacy 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.

HOW TO REQUEST PAPER COPIES

You may print a copy of any electronic record we provide you through WebBanking. You may request a paper copy of any electronic record by contacting us (336) 774-3400 or ATTN: DEP OPS, Allegacy, PO BOX 26043, Winston Salem, NC 27114-6043.

OUR OPTION TO SEND PAPER

Your consent does not mean that we must provide the required information electronically. We may, at our option, deliver required information and other communications to you on paper should we choose to do so. We may also require that certain communications from you be delivered to us on paper at a specified address.

HOW TO WITHDRAW YOUR CONSENT

You have the right to withdraw your consent to receive electronic communications at any time, at no cost to you, by contacting us (336) 774-3400 or ATTN: DEP OPS, Allegacy, PO BOX 26043, Winston Salem, NC 27114-6043.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to keep your primary email address current so that Allegacy can communicate with you electronically. You can update your primary email address or other information by contacting us (336) 774-3400 or ATTN: DEP OPS, Allegacy, PO BOX 26043, Winston Salem, NC 27114-6043.

HARDWARE and SOFTWARE REQUIREMENTS

By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

1. A personal computer or other device capable of accessing the internet
2. A web browser which supports 128-bit SSL encrypted communications
3. 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 <http://www.adobe.com/products/acrobat/readstep2.html>).