

eDocument User Agreement

Welcome to the Freedom Credit Union eDocument Delivery Service. Our goal is to provide you with a free, convenient and environmentally friendly electronic version of your account statements and other documents, disclosures and communications.

We need your consent to begin sending your account statements and other documents, disclosures and communications to you electronically. Once you provide this consent and we begin to send your documents electronically, we will no longer produce and mail a paper copy of your documents to you. For example, if you agree to receive your account statements electronically, we will no longer produce and mail a paper copy of your monthly and/or quarterly account statements. Therefore, please review the Agreement below prior to giving your consent and then click "AGREE" at the bottom of the Agreement if you would like to begin receiving your account statements and other documents, disclosures and communications electronically via our eDocument Delivery Service.

Definitions:

For the purposes of this eDocument User Agreement, "Agreement" shall refer to this User Agreement. "You", "your" and "user" refer to the account holder or any other individual authorized to receive electronic delivery of periodic account statements or other documents, disclosures and communications ("eDocuments") under this Agreement. "We", "us", "our", and "Credit Union" refers to Freedom Credit Union. "Freedom@Home and Freedom@Business" refers to the Freedom Credit Union Internet Banking and Bill Payment Service. "eDocument Delivery Service" or "the Service" refers to the Freedom Credit Union eDocument Delivery Service. "Account" or "Accounts" refers to your deposit or loan accounts at Freedom Credit Union.

Agreement:

The eDocument Delivery Service is provided as a service of Freedom@Home and Freedom@Business and therefore the Freedom@Home and Freedom@Business Access Agreement, whichever is applicable to you, will be considered the controlling Agreement for the eDocument Delivery Service.

This eDocument User Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements, or other documents, disclosures and communications ("eDocuments") related to your accounts at Freedom Credit Union through the eDocument Delivery Service. By using the eDocument Delivery Service, you agree to all of the terms and conditions of this Agreement and reaffirm your agreement with all of the terms and conditions of the Freedom@Home and Freedom@Business Access Agreement, whichever is applicable to you. You acknowledge your receipt of this Agreement and your prior receipt and agreement with the applicable Freedom@Home and Freedom@Business Access Agreement and your understanding of the terms and conditions of both Agreements. Please read this Agreement carefully and review your Freedom@Home and Freedom@Business Access Agreement which is available through a link at the bottom of your "Accounts" page in Freedom@Home and Freedom@Business.

The terms and conditions of the Freedom Credit Union Deposit Account Agreement, Electronic Funds Transfer Agreement and Disclosures, Freedom@Home and Freedom@Business Access Agreement as well as your other agreements with Freedom Credit Union such as loan agreements continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Account Statements, Documents, Disclosures and Other Communications (eDocuments).

When you sign up for our eDocument Delivery Service through Freedom@Home and Freedom@Business, you agree that for all of your checking, statement savings, money market and statement certificate of deposit accounts that are enrolled in Freedom@Home and Freedom@Business now or in the future, as well as any other statement accounts whose account activity is combined with these accounts, you will thereafter receive your periodic account statements electronically. Your electronic statements will contain the same content as the paper version that you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice (paper or eDocuments) that is recorded on our system on the day the statement is generated will be the only statement method used to deliver that month's statement(s).

We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. An example is changes to our Truth in Savings disclosure, and annual and special meeting notices. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

System Requirements (4/2015)

Hardware requirements:

- PC or Apple Mac computer
- *For PC computers:* Intel Pentium 4 processor, AMD 64 **(equivalent or greater)**
- *For Apple Mac computers:* 1.86 GHz Intel Core 2 Duo **(equivalent or greater)**
- **At least** 256 MB RAM
- **At least** 5 MB available disk space on operating system partition
- **At least** 20 MB available disk space on any local drive
- 100 Mbps NIC (Network Interface Card) **(equivalent or greater)**
- Locally attached printer (Windows or Apple Mac driver)

Software requirements:

- Operating system:
 - *For PC computers:*
Windows OS [**Windows XP / Windows Vista / Windows 2000 / Windows 7 or higher**]
 - *For Apple Mac computers:*
Mac OS [**Mac OS / Mac OS X 10.4 or higher**]
- Internet/Web browser recommendations:
 - Internet Explorer **(version 9.0 or higher)**
 - Chrome **(version 31.0 or higher)**
 - Firefox **(version 31.6 or higher)**
 - AOL Desktop 10 (for Windows), AOL Desktop for Mac 1.5 (for Apple Mac)
 - Safari **(version 5.1.7.0 or higher)** *(for Apple Macs)*
- Internet browser Security Settings must not exceed "Medium".
- Internet browser "cookies" must be enabled.

Email Notification of Document Availability.

We will send an email to the email address that you have on file in the "Options" feature in Freedom@Home and Freedom@Business to advise you when your eDocument is available for viewing. In addition, we will include a link in this email to the Freedom Credit Union website where you can sign-on to Freedom@Home and Freedom@Business and access your eDocument via the "eDocuments" button located on the main "Accounts" page.

It is your responsibility to ensure that the "Options" feature within Freedom@Home and Freedom@Business contains your current email address. Once you have updated your email address in the "Options" feature, it is also your responsibility to update this email address in the eDocument Delivery Service by simply accessing the eDocument Delivery Service one time after you have made this change. However, if you do not wish to receive email notification regarding document availability on some or all of your deposit or loan accounts, you may terminate the email notification by clicking on "Email Notification of Document Availability" in the box on the right side of the "eDocument" page within the eDocument Delivery Service and then clicking off any email notifications that you no longer wish to have sent to you.

Account Statements.

Your account statements will become available through the eDocument Delivery Service shortly after the end of your statement cycle period. In the case of checking or money market accounts, the account statement may be available to you even before all of the images of your cancelled checks have been processed for the statement cycle period. However, the eDocument Delivery Service is updated multiple times each day and as soon as your check images are processed, they will be made available to you through the Service.

Your account statements will become available through the eDocument Delivery Service incrementally each month after you enroll in the Service. Statements will be available for sixteen (16) months and thereafter the oldest statement will be deleted when the most recent statement becomes available through the Service. If you wish to retain your statements for a longer period of time, you should download them to your computer or print them during the sixteen (16) months that they are available through the Service. If you request a paper copy of either your account statement or any check referenced in that statement from us, we will provide a legible copy within a reasonable period of time. Applicable service charges may be assessed in accordance with the Freedom Credit Union Schedule of Charges.

Deposit Statement and Loan Statement Disclosures.

You may access the Deposit Statement and Loan Statement Disclosures by clicking on the "Disclosure" button on the top of the "eDocuments" page of the eDocuments Delivery Service.

Your Right to Terminate.

You may withdraw your consent to receive eDocuments by contacting us in writing or calling the Credit Union as described below. It may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly thereafter. You agree that we can terminate your eStatements and revert to printed mailed statements for any reason at any time.

Our Right to Terminate.

You agree that we provide the eDocument Delivery Service at our sole discretion and we can rescind your use of this service at any time and for any reason. However, if we do, we will instead produce and mail a paper copy of your account statement, document, disclosure or other communication to you.

Contacting Credit Union.

You may contact us at 1-413-739-6961 or 1-800-821-0160, or you may also write us at Freedom Credit Union, 1976 Main Street, P.O. Box 3009, Springfield, MA 01101-3009

Warranty Disclaimer.

THE CREDIT UNION PROVIDES THE SERVICE "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON INFRINGEMENT AND TITLE. WE DO NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE.

Alterations and Amendments.

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Credit Union from time to time. In such event, Credit Union shall send notice to you at your address as it appears on Credit Union records. Any continuation of the Service after Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, Credit Union may, from time to time, revise or update the Credit Union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, Credit Union reserves the right to terminate this Agreement as to all such prior versions of the Credit Union programs, services, and/or related material(s) and to limit access to Credit Union's more recent versions and updates.

Governing Law.

The laws of the Commonwealth of Massachusetts and applicable Federal laws and regulations shall govern this Agreement.

You will be notified by email when new documents are available for viewing in the eDocument Delivery Service. Please verify that the email address below is the correct email address for receiving communications from both Freedom@Home and Freedom@Business and the eDocument Delivery Service. If there is no email address below or the email address needs to be updated, please click on the "DECLINE" button and access the "Options" feature in Freedom@Home and Freedom@Business to insert or update your email address. Once your email address has been inserted or updated, click on the "eDocuments" button in Freedom@Home and Freedom@Business and if the correct email address is then reflected below, click on the "ACCEPT" button to enroll in the eDocument Delivery Service.