



ELECTRONIC RECORDS DELIVERY & PROCESSING AGREEMENT (e-Consent)

Thank you for choosing to receive your account, transaction, and disclosure information electronically. This e-Consent Agreement supplements your Membership, Account, and Loan Agreement(s). To access documents related to Gerber Federal Credit Union (Gerber FCU) account and/or loan records electronically, you must agree to the terms outlined below.

Consent to Electronic Delivery

By agreeing, you consent to receive disclosures, notices, terms and conditions, and other communications (“required disclosures”) related to the opening and ongoing maintenance of this request through Gerber FCU. After you accept this e-Consent Agreement, all applicable documents will be provided electronically. Selecting “e-Consent Acceptance” confirms:

- Your agreement to this e-Consent Agreement.
- Your ability to access and retain electronic disclosures.
- Your understanding that paper copies will not be provided unless specifically requested.

If you wish to request a paper copy of your Electronic Records, you may do so by contacting Gerber FCU Member Service at (231) 924-4880 or (800) 338-3746.

System Requirement to Access Information

To access your electronic records, you will need:

- An iPhone/Android device.
- An email account and compatible email software.
- Adobe Acrobat Reader (free download at Adobe’s website) for viewing PDF documents.

You are responsible for maintaining your device and internet connection. Gerber FCU is not responsible for errors or failures related to your equipment.

Electronic Formats and Notification

We may send notification to the email address you have provided. You are responsible for notifying the Credit Union of any changes to your email address online or by contacting Gerber FCU Member Service at (231) 924-4880 or (800) 338-3746.

Withdrawing Consent to Electronic Delivery

You may provide us notice that you are no longer willing to accept this information electronically. If you withdraw your consent, your withdrawal will take effect after we receive and process your request. If you wish to withdraw your consent, you may do so by contacting Gerber FCU Member Service at (231) 924-4880 or (800) 338-3746. Gerber FCU may also terminate electronic delivery and revert to paper mail at its discretion.

Consent and Acknowledgement

This consent applies to disclosures, notices, terms and conditions and communications related to the opening and ongoing maintenance of this specific request. By indicating your agreement, you acknowledge:

- Receipt of this Electronic Records Delivery and Processing Agreement;
- Ability to access and retain this electronic information;
- Consenting to receive disclosures and other information electronically;
- Agreement to the Terms and Conditions outlined above and;
- Understanding that Gerber FCU will not provide paper copies unless specifically requested by you.