



eDelivery Consent

This consent for electronic delivery applies to all required disclosures regarding all accounts you have with Harvard University Employees Credit Union (HUECU), and is effective until withdrawn by you. Agreeing to accept disclosures electronically means that once HUECU presents them to you, and if necessary, you click to accept them, they will apply to you and your accounts.

If you are opening an account on-line, you must accept electronic delivery of all disclosures. Printed versions of this information are not available for on-line applications, but are available if you choose to open an account by mail or in person at an HUECU location.

Electronic acceptance of disclosures means that HUECU will not mail them to you unless requested by you at a later date. To request a hard copy of a disclosure or to have all future disclosures provided to you in hard copy, you must write to Harvard University Employees Credit Union, PO Box 382609, Cambridge MA 02238 or use a method that may be made available to you on this web site. In general, disclosures that are posted to huecu.org will be available to members for six months after they are posted. Here is a list of some of the disclosures you may get electronically:

- Account opening Documents
- Statements
- Preauthorized electronic funds transfers
- Change-in-terms information for your account
- Annual notices including our Privacy Policy
- Any other disclosures that we are required to provide
- Notices related to any dispute you might raise under the Electronic Funds Transfer or Truth in Lending Acts
- If HUECU determines that an e-mail message to you regarding any disclosure is undeliverable, we may, at our discretion, choose to mail that disclosure to you using United States mail.

You may withdraw consent for electronic delivery of disclosures, but doing so will not affect the legal effectiveness, validity, or enforceability of electronic records that were made available to you prior to the implementation of your withdrawal. To withdraw consent, or to provide updated information on how the HUECU may contact you electronically, you must write to Harvard University Employees Credit Union, PO Box 382609, Cambridge MA 02238 or use a method that may be made available to you on this website. If you withdraw consent for electronic delivery, HUECU will provide required disclosures to you using United States mail.