



## E-Sign Disclosure

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.

1. In this consent, "we," "us," and "our" are used to refer to Abbott Laboratories Employees 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.

2. Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so free of charge by calling us or writing us at the number or address listed below.

3. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.

4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.

5. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

- ♣ A personal computer or other device capable of accessing the Internet
- ♣ A Web browser that supports 128-bit SSL encrypted communications
- ♣ Software that permits you to receive and access Portable Document Format (PDF) files, such as a current version of Adobe Acrobat Reader (available for download at [www.adobe.com](http://www.adobe.com)).

**I confirm** that the Internet access device(s) I will use to receive the related legal disclosure, agreements, account signature meet(s) the system requirements described above, and I consent to receiving the related legal disclosures, agreements, signature card, and instructions electronically.

Contact Information:  
Abbott Laboratories Employees Credit Union (ALEC)  
325 Tri-State Parkway Gurnee, IL 60031  
847.688.8000 or 800.762.9988

## Electronic Signature

I consent and confirm that the personal information and answers to identity questions provided in the following web pages constitute my signature, acceptance and agreement to the terms and conditions authority or other third party verification is necessary to the validity of my electronic signature. I agree that the lack of such certification or third party verification will not in any way affect the enforceability of my signature or any resulting contract between me and the Credit Union.

## Email Communication

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication. We may respond to an e-mail communication provided by you to the address provided with the communication.

Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.