

ESIGN Member Consent to Use Electronic Signatures and Documents

BEFORE VIEWING AND SIGNING YOUR PROMISSORY NOTE, SECURITY AGREEMENT, AND DISCLOSURE, YOU MUST REVIEW AND CONSENT TO THE BELOW DISCLOSURE. PLEASE READ THIS NOTICE CAREFULLY BEFORE GIVING YOUR CONSENT AND PRINT, EMAIL, OR SAVE A COPY FOR YOUR RECORDS.

Certain laws require us to provide disclosures in writing, and you have the right to receive these on paper. According to the Electronic Signatures in Global and National Commerce Act (ESIGN), we may provide such disclosures to you electronically if we first present this notice and obtain your consent to receive electronic documents in relation to your loan application and approval process. Your consent covers all required and informational disclosures in connection with your loan application.

Hardware and Software Requirements

We do not officially support a specific operating system or particular browser. To electronically sign, access, view, and retain copies of the electronic disclosures, you must have access to:

- a current version of an internet browser we support;
- a connection to the internet;
- a current version of a program that reads and displays PDF documents such as Adobe Reader®;
- a printer, if you wish to print your disclosures; and
- sufficient electronic storage capacity, if you wish to retain disclosures and notices in electronic form.

Mobile Device Requirements¹

You must have a mobile device running on either iOS 8.0 or later or Android™ OS 4.0 (Ice Cream Sandwich) or later. Your mobile device must have internet access with a compatible browser and a mobile device version of a PDF reader installed on it. If you do not have a reader installed on your device, you can download PDF readers for free at the app store respective to your mobile device as follows:*

- For iOS mobile devices, go to the App Store® at <https://itunes.apple.com/us/app/adobe-acrobat-reader-view/id469337564?mt=8>
- For Android mobile devices, go to Google Play™ at <https://play.google.com/store/apps/details?id=com.adobe.reader&hl=en>
- For Kindle Fire™ devices, go to Amazon™ at https://www.amazon.com/Adobe-Acrobat-Reader--Reader-more/dp/B004SD5GZ4/ref=sr_1_1?s=mobile-apps&ie=UTF8&qid=1473433655&sr=1-1&keywords=kindle+fire+pdf+reader

*If you copy and paste one of these links, you will proceed to an external third-party app store that is not owned by Navy Federal. Navy Federal does not provide, and is not responsible for, the product, service, overall website content, security, or privacy policies on any external third-party app store.

A copy of your signed loan documents will be available by selecting “My Applications” from the menu in the mobile app. You may also access a copy of all electronic disclosures in Online Banking.

Online Requirements

You must have online internet access using a browser that supports 128-bit, U.S. security level encryption, including any of the following:

From a **WINDOWS®** machine

- **Internet Explorer®** (9.0 or later)
- **Firefox®** (18.0 or later)
- **Chrome™** (25.0 or later)

From a **MACINTOSH®** machine

- **Firefox** (18.0 or later)
- **Chrome** (25.0 or later)
- **Safari®** (6.0 or later)

If you are using the Windows 2000 operating system, you may also need to install an Internet Explorer High Encryption Pack. AOL users can use a stand-alone compatible browser. Please note that downloading a stand-alone browser does not mean that you must change Internet Service Providers. You can continue to use AOL the same as before. You will simply sign on to AOL and then run your stand-alone web browser.

In addition, viewing certain disclosures may require installing Adobe Reader. You can download the most recent version of the Adobe Reader at the Adobe website at <https://get.adobe.com/reader>.*

*If you copy and paste this link to your web browser's address bar, you will proceed to an external third-party site that is not owned by Navy Federal. Navy Federal does not provide, and is not responsible for, the product, service, overall website content, security, or privacy policies on this third-party site.

We may not support some older web browsers, so if you are using an outdated version, you may need to update it in order to get access to your Navy Federal accounts online. You should check the hardware and software requirements page occasionally for updates on supported software.

On the internet, you can sign in to Online Banking, where you can access a copy of your signed loan documents.

Changes to Hardware or Software Requirements

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your loan documents and other notices, you may contact us to request a copy free of charge at 1-888-842-6328. Continuing to use our mobile and online banking channels after receiving notice of our revised hardware and software requirements will be reaffirmation of your consent to receive electronic disclosures with us.

Printing, Saving, or Emailing Electronic Disclosures

You may print, save, or email a copy of this ESIGN Member Consent to Use Electronic Signatures and Documents disclosure, your loan documents and other related notices. You may request paper copies of these disclosures by calling Navy Federal at 1-888-842-6328. There is no fee for requesting paper copies of these disclosures.

Withdrawal of Consent

If you consent and change your mind before the electronic signature process is complete, you may withdraw your consent by contacting us at 1-888-842-6328 or by declining to sign electronically on the screen. If you do not elect to the electronic receipt of your disclosures, all required documents and related notices will be given to you in paper form. You will be required to provide a handwritten signature endorsing the documents, as applicable.

Update Contact Information

You agree to provide us with a true, accurate, and complete email address and other contact information related to this Disclosure and your Navy Federal accounts, and to update promptly any changes to that information. You can update your information through our mobile app or online service or by contacting us at 1-888-842-6328.

Changes to This Agreement

Navy Federal reserves the right to terminate this agreement. Navy Federal will notify you of changes to this agreement as required by federal law.

*Message and data rates may apply. Visit navyfederal.org for more information.

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Statement of Consent

By tapping "Accept" and/or selecting "I agree," you confirm:

- **you have read the ESIGN Member Consent to Use Electronic Signatures and Documents using your device;**
- **you consent to use electronic records and electronic signatures in connection with the loan application with Navy Federal Credit Union, including delivery of required information;**
- **you have access to an account with an Internet Service Provider and are able to send and receive email;**
- **you have the ability to view PDF files on your device; and**
- **you understand that your consent to use an electronic signature is in place of a handwritten signature. You agree that the ePromissory Note is a transferable record, and that Navy Federal may, at our option, convert it and your electronic signature into a paper original.**