NAVY FEDERAL Credit Union

ESIGN Member Consent to Use Electronic Signatures and Documents

Application Disclosures, Account Statements, and Related Account Notices

Certain laws require us to provide application disclosures, periodic account statements, and related statement disclosures and account notices to you, and you have the right to receive these on paper. According to the Electronic Signatures in Global and National Commerce Act (ESIGN Act), we may provide such information to you electronically if we first present this disclosure and obtain your consent to receive this information electronically. Your consent covers all information related to this application, periodic statements related to your accounts, statement disclosures, general notices, any change-in-terms notices, and other information or communications regarding your accounts and the products and services we provide you as described below, provided you opt in to receiving these disclosures, statements, notices, and other communications that may appear on your account statement or as electronic messages ("eMessages") within Navy Federal Online® Account Access (NFOAA).

Hardware and Software Requirements

To access and retain copies of your application disclosures, online account statements, or other related application and account notices, you must have internet access with a compatible browser. To view browser compatibility requirements, refer to the "Browser Support" link in the footer of the homepage of **navyfederal.org**. In addition, viewing monthly statements may require installing Adobe Reader®. If you elect to receive your application disclosures and account statements electronically, you may download Adobe Reader by clicking on the link "Install Adobe Reader" provided with your statements on the "Statements Overview" page of NFOAA, or you can download the Adobe Reader application at **http://get.adobe.com/reader**.

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 electronic records, we will give you notice of our revised hardware and software requirements. Continuing to use our electronic services (eServices) after receiving notice of the change is reaffirmation of your consent to use electronic records with us.

Printing and Saving Electronic Statements

You may print this ESIGN Member Consent to Use Electronic Signatures and Documents disclosure and your application disclosure for your records by using your browser's print function, or save them directly to your computer.

If you receive your account statements electronically and later find that you need a paper copy of a statement, you may print or save a copy of an account statement that is less than 36 months old by clicking on the "Statements" link in the upper right corner of NFOAA. Then select "Last 12 months" or "Last 36 months" from the drop-down box under the "Statements Overview" heading and click on the date of the statement you wish to save or print. Alternatively, you may have copies of statements, including those older than 36 months, sent to you for a fee of $2.00 per statement copy; simply click on the "Statements" link in the upper right corner of NFOAA and then select "Request Older Statements" from the drop-down box under the "Statements Overview" heading. You will then be prompted to select the statement you want and how you want it sent to you. You may also call 1-888-842-6328 and request a copy of your statement. Additional fees may apply for Expedited Delivery, if requested.

Withdrawal of Consent

If you decide that you do not want to receive your disclosures electronically at any time during this application process, you may click "Cancel" to discontinue your request. If you still wish to apply, you may visit one of our branches for a copy of the application or request form, or you may call Navy Federal at 1-888-842-6328.

Should you decide that you do not want to continue receiving your statements and other related notices online, you can submit a request to receive your statements and other related notices delivered to you in paper form through the U.S. mail. To manage your delivery preferences, please visit your "Statements" link within NFOAA. Once this has been selected, the top menu will provide a link where you will be able to click "Edit Delivery Settings", which will allow you to select what statement(s) you would like to receive electronically.

Update Contact Information

If you need to update your email address or other contact information with us, you may do so by editing your profile on NFOAA under "Settings," then under "Profile," where you can update your information, or by calling Navy Federal at 1-888-842-6328.

Electronic Statement and Disclosures

In addition to this ESIGN Member Consent disclosure, your consent includes receiving these statement disclosures electronically, as applicable: Navy Federal Combined Statement Disclosure Information (Membership/Savings/Checking Disclosure Statement), SaveFirst Account Statement—General Information, Money Market Savings Account (MMSA) Disclosure Statement, Jumbo Money Market Savings Account (MMSA) Disclosure Statement, and Checking Account Disclosure Statement.

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Additional Information About Monthly Combined Statements and Other Related Notices

Your monthly combined statement provides you with transaction history for your primary savings, checking, Money Market Savings, consumer loan, and Checking Line of Credit accounts, as applicable. If you have more than one primary account, you agree to receive all your primary combined account statements electronically. Only the primary member may elect to receive the combined statements electronically.

In addition to your monthly combined statements, Navy Federal will also send your Privacy Notice, general membership notices, and any change-in-terms notices for your savings, checking, Money Market Savings, and Checking Line of Credit accounts and your account access devices (e.g., CUCARD®, Navy Federal Debit Card, Touch Tone Teller, NFOAA) through the electronic message system within NFOAA.

Automatic Conversion to Paper Delivery

If, in the future, your access to the NFOAA service is revoked or restricted, electronic delivery of your statements and other related notices will be discontinued. Your statements and other related notices will then be delivered to you in paper form through the U.S. Mail.

Availability of Other Related Notices

Electronic messages/notices will remain available for viewing within NFOAA unless you choose to delete the message/notice. Please note that NFOAA will only display a maximum of 90 messages. If you need a paper copy of any of these notices, you may print the notice using your browser's print function or call 1-888-842-6328 to request a copy. There is no charge for requesting a paper copy of these related notices.

Changes to This Agreement

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

By checking the "Accept" box during the online application process, you agree to the following:

1) You have read this ESIGN Member Consent to Use Electronic Signatures and Documents disclosure using your computer, laptop, or similar internet access device;

2) You have access to an account with an internet service provider and are able to send and receive email;

3) You consent to receive application disclosures, periodic account statements, and other account notices and communications electronically in connection with this application; and

4) You have the ability to view PDF files on your computer, laptop, or similar internet access device.

If you consent, you agree to retain copies of this disclosure and all other application and account information we display electronically for your records. If you have any difficulty accessing the electronic records, you may call us at 1-888-842-6328.

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