

## ESIGN Member Consent to Use Electronic Signatures and Documents

**THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO TRANSACT BUSINESS WITH US ELECTRONICALLY. PLEASE READ THIS DISCLOSURE CAREFULLY AND PRINT, EMAIL, OR SAVE A COPY FOR YOUR RECORDS.**

Certain laws require us to provide application disclosures, periodic account statements, 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), we may provide this information to you electronically if we first present this disclosure and obtain your consent to receive this information electronically. Your consent to receive account information electronically covers:

- all required disclosures and notices related to this credit card product, including those required to be provided before and after your account is open,
- security interest disclosures; and
- your credit card periodic account statements, provided you opt in to receiving statements electronically.

### Hardware and Software Requirements

We do not officially support a specific operating system or particular browser. To access, view, and retain copies of electronic disclosures and account statements, 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, statements, 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 the Adobe PDF reader 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 the Amazon™ App Store 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](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 to your web browser's address bar, 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.

On the internet, you can sign in to Online Banking, where you can access your electronic account statements and eMessages with account notices.

### Online Requirements

To access, view, and retain copies of electronic disclosures online, 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®** (11.0 or later)
- **Firefox®** (49.0 or later)
- **Chrome™** (48.0 or later)
- **Edge™** (12.0 or later)
- **Safari®** (7.0 or later)

From a **MACINTOSH®** machine

- **Firefox** (49.0 or later)
- **Chrome** (48.0 or later)
- **Edge™** (12.0 or later)
- **Safari®** (7.0 or later)

While other browsers not on the above list may work on our site, there may be some viewing and/or functionality limitations. To protect your personal computer (PC) or laptop from viruses and "Trojan" malware, which could compromise information you view from your PC or laptop, we highly recommend that you install antivirus software, a firewall, and spyware detection software. If you need technical assistance downloading your browser software, please contact your Internet Service Provider (ISP).

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. Continuing to use our electronic services after notice of a change in our requirements will be considered reaffirmation of your consent to receive Electronic Communications with us.

### **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 account statements and account notices, we will notify you of our revised hardware and software requirements. Continuing to use our mobile and online banking channels after receiving notice of the change is reaffirmation of your consent to receive electronic account statements and account notices with us.

### **Printing, Saving, or Emailing Electronic Disclosures**

Depending on whether you are applying using a mobile device or Online Banking, you may print, save, or email a copy of your disclosures, including this ESIGN Member Consent to Use Electronic Signatures and Documents disclosure. You may request paper copies of these disclosures and account notices delivered by eMessage by calling Navy Federal at 1-888-842-6328. There is no fee for requesting paper copies of these disclosures.

If you opt in to receiving account statements electronically, you may print or save a PDF copy of an account statement that is less than 36 months old through Online Banking. Alternatively, you may request copies of statements, including those older than 36 months, sent to you for a fee of \$2.00 per statement copy through Online Banking or by calling 1-888-842-6328. Additional fees may apply for expedited delivery, if requested.

### **Additional Information About Your Credit Card Account Statements and Account Notices**

Your statement provides transaction history for your credit card account. Only the primary applicant on the account may elect to receive a credit card statement electronically.

In addition to your account statement, Navy Federal will send general credit card account notices (e.g., change-in-terms notices) electronically either as part of the electronic credit card statement or through the electronic message system within Online Banking. Should your account number change for any reason, you will continue to receive your account statement electronically through Online Banking.

### **Withdrawal of Consent**

If you decide that you do not want to receive disclosures electronically at any time during the credit card application process, you may click "Cancel" to discontinue your request. If you still wish to apply for a credit card, 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.

If you decide that you do not want to continue receiving your account statement and account notices electronically, you can submit a request to have them delivered to you in paper form through the U.S. mail. You may do this in Online Banking under "Account Services" or on the mobile app under the "Profile" section. Any withdrawal of consent to receive account statements and account notices electronically will be effective only after we have a reasonable amount of time to process the withdrawal.

### **Automatic Conversion to Paper Delivery**

If, in the future, your access to the Online Banking service is revoked or restricted, electronic delivery of your statement and account notices will be discontinued. Your account statement and account notices will then be delivered to you in paper form through the U.S. mail.

### **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 account, 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.

<sup>1</sup>Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

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**By clicking or tapping "Accept," you confirm:**

- 1) you have read the ESIGN Member Consent to Use Electronic Signatures and Documents;**
- 2) you consent to receive disclosures electronically in connection with this application for a credit card;**
- 3) you have access to an account with an Internet Service Provider and are able to send and receive email;**
- 4) if you elect to receive electronic account statements later in the application process, you have the ability to view PDF files on your internet access device.**