



ESIGN Member Consent to Use Electronic Signatures and Documents

Navy Federal Credit Union's Electronic Account Statements (Online Statements) Disclosure and Agreement

Certain laws require us to provide periodic statements and related statement disclosures 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 electronic statements (Online Statements) and electronic statement disclosures. Your consent covers monthly statements related to your accounts, statement disclosures, general membership 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.

Hardware and Software Requirements

To access and retain copies of your online statements or other related 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 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 Navy Federal Online® Account Access (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

If you elect to receive your statements electronically and later find that you need a paper copy of a statement, you can print the statement using your browser's print function, or you may request that a copy be mailed to your address of record. To request that a statement be mailed to you, simply click on the "Statements" link in the upper right corner of NFOAA and then select the "Request Older Statements" option from the drop-down box under the "Statements Overview" title. You will then be prompted to select the statement you want to have mailed to you at your address of record, or simply call Navy Federal at 1-888-842-6328 to make your request. There may be a \$2.00 copy fee to request a paper account statement.

You may also print or save the PDF statements using your browser's print or save function in order to retain copies for your records.

Withdrawal of Consent

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 "Profile" or by calling 1-888-842-6328.

Electronic Statement and Disclosures

In addition to this ESIGN Member Consent disclosure, your consent includes receiving these statement disclosures electronically: Navy Federal Combined Statement Disclosure Information; SaveFirst Account Statement—General Information; Certificate, IRA, and ESA Statement General Information; Navy Federal Lending Bill Disclosure Information; Information About Your MasterCard® Account; Information About Your Visa® Account; Information About Your Visa Card Business Account; Information About Your MasterCard Business Account; Contact Information and Other Information Related to Your Mortgage Statement; and Home Equity Line of Credit Important Information.

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 of 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 annual Privacy Notice, general membership notices, and any change-in-terms notices for your savings, checking, Money Market Savings, consumer loan, 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.

Additional Information About Your Quarterly Share Certificate/IRA Statements and Other Related Notices

Your quarterly Certificate/IRA statement provides you with transaction history for your Certificate and IRA accounts. Only the primary account holder may receive electronic statements on these accounts. Your consent includes receiving your confirmation, maturity, and renewal notices on your Certificate and IRA accounts electronically.

Additional Information About Monthly Visa and/or MasterCard Statements and Other Related Notices

Your monthly Visa and/or MasterCard statement(s) provide(s) you with transaction history for your primary Visa and/or MasterCard account(s). Only the primary applicant on the account may elect to receive the monthly Visa and/or MasterCard statement(s) electronically.

In addition to your monthly Visa and/or MasterCard statement(s), Navy Federal will also send general notices and change-in-terms notices for your Visa and/or MasterCard account(s) electronically through the electronic message system within NFOAA.

Should your account number change for any reason, you will continue to receive your monthly statements online via NFOAA. Should your credit card account be closed, voluntarily or involuntarily, for any reason, your credit card account statements will be printed and mailed to you via U.S. mail.

Additional Information About Monthly Mortgage, Fixed Equity Loan, and Home Equity Line Statements and Other Related Notices

Your monthly Mortgage, Fixed Equity Loan, and/or Home Equity Line account(s) statement(s) provide(s) you with transaction history for your Mortgage, Fixed Equity Loan, and/or Home Equity Line account(s). Both the borrower and co-borrower may elect to receive the monthly Mortgage, Fixed Equity Loan, and/or Home Equity Line account(s) statement(s) electronically without the consent of the other borrower. In addition to your monthly Mortgage, Fixed Equity Loan, and/or Home Equity Line account(s) statement(s), Navy Federal will also send general notices and change-in-terms notices for your Mortgage, Fixed Equity Loan, and/or Home Equity Line account(s) 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 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.

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.