



MEMBER CONSENT AND AUTHORIZATION FOR ACCESS TO FINANCIAL INFORMATION

In accordance with the Right to Financial Privacy Act of 1978, I, _____, having read the explanation of my rights on the reverse side of this document, hereby authorize **Navy Federal Credit Union** to disclose any financial records pertaining to my account number _____. I understand that this may require sending documents to the following: any Federal, Civil, and/or Military Investigative or police agency, for the purpose of the investigation and/or prosecution.

I understand that this authorization may be revoked by me in writing at any time before my records, as described above, are disclosed, and that this authorization is valid for no more than three months from the date of my signature.

Date: _____

Signature: _____

Witnessed By:

Name (Print)

Signature



STATEMENT OF MEMBER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

Federal law protects the privacy of your financial records. Before banks, savings and loan associations, credit unions, credit card issuers, or other financial institutions may give financial information about you to a federal agency, certain procedures must be followed:

CONSENT TO FINANCIAL RECORDS

You may be asked to consent to the financial institution making your financial records available to the Government. You may withhold your consent, and your consent is not required as a condition of doing business with any financial institution. If you give your consent, it can be revoked in writing at any time before your records are disclosed. Furthermore, any consent you give is effective for only three months, and your financial institution must keep a record of the instances in which it discloses your financial information.

WITHOUT YOUR CONSENT

Without your consent, a federal agency that wants to see your financial records may do so ordinarily only by means of a lawful subpoena, summons, formal written request, or search warrant for that purpose. Generally, the federal agency must give you advance notice of its request for your records explaining why the information is being sought and telling you how to object in court. The federal agency must also send you copies of court documents to be prepared by you with instructions for filling them out. While these procedures will be kept as simple as possible, you may want to consult an attorney before making a challenge to a federal agency's request.

EXCEPTIONS

In some circumstances, a federal agency may obtain financial information about you without advance notice or your consent. In most of these cases, the federal agency will be required to go to court for permission to obtain your records without giving you notice beforehand. In these instances, the court will make the Government show that its investigation and request for your records are proper. When the reason for the delay of notice no longer exists, you will usually be notified that your records were obtained.

RIGHT TO OBTAIN A COPY

You have the right, unless the Government authority obtains a court order to obtain financial information about you without advance notice or your consent, to obtain a copy of the record which the financial institution shall keep of all instances in which your record is disclosed to a Government authority, including the identity of the Government authority to which the disclosure is made.

TRANSFER OF INFORMATION

Generally, a federal agency that obtains your financial records is prohibited from transferring them to another federal agency unless it certifies in writing that the transfer is proper and sends a notice to you that your records have been sent to another agency.

PENALTIES

If the federal agency or financial institution violates the Right to Financial Privacy Act, you may sue for damages or seek compliance with the law. If you win, you may be repaid your attorney's fee and costs.

CONTACT INFORMATION

If you have any questions about your rights under this law, please call Navy Federal Security Department at 1-888-503-7105 ext.45371 between 8:00am and 4:30pm, Eastern time, Monday through Friday.