

## ESIGN Member Consent to Use Electronic Signatures and Documents

Please read this document carefully and print or save a copy for your reference. Feel free to refer to it by accessing the Disclosures section on the Account Services tab within the website.

This Navy Federal ESIGN Disclosure and Consent (the “Disclosure”) applies to Navy Federal’s mobile and online products and services, and all disclosures, notices, receipts, statements, and terms and conditions related to our products and services that you electronically access. Your consent also permits the general use of electronic documents and electronic signatures in connection with transacting business with us electronically. This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead may deliver some or all of those documents electronically.

**1. Agreement to receive Communications in electronic form.** By having read and accepted this agreement, you agree that we may provide you with all Communications related to Navy Federal products and services in electronic format. You agree further that we may discontinue sending paper Communications to you unless you withdraw your consent as described below. Your consent remains in effect until you give us notice that you are withdrawing it.

“Communications” may include any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction histories, statements related to the maintenance or operation of products and accounts, privacy policies, and all other information related to the products or services, including, but not limited to, information that we are required by law or regulation to provide to you in writing.

**2. Products and services you have previously obtained.** You may have previously sought to obtain a product or service from Navy Federal. By consenting to this agreement, you agree that we may provide you with all Communications for those products or services in electronic format, regardless of whether you elected to do so in the past.

**3. Products and services you may seek to obtain in the future.** You may seek to obtain new products and services from Navy Federal. When you do, we may remind you that you have already given us your consent to provide you with all Communications in electronic format. If you then decide not to be provided with Communications in electronic format for a new product, your decision does not mean that you have withdrawn this consent for any other Navy Federal product.

**4. Form of Electronic Communications.** All Communications that we provide to you in electronic form will be provided either (1) via email or (2) by access to a mobile application<sup>1</sup> or website.

**5. Withdrawal of consent.** You may withdraw your consent to receive Communications in electronic form through Online Banking under “Account Services” or on the mobile app under the “Profile” section. Please be aware that withdrawal of consent may result in the termination of your access to our mobile and online services. Any withdrawal of your consent to receive Electronic Communications will be effective only after we have a reasonable amount of time to process the withdrawal.

**6. Updating your records.** 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.

**7. Hardware and software requirements.** We do not officially support a specific operating system or particular browser. To receive all disclosures, notices, receipts, statements, and terms and conditions electronically related to our products and services, 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 Requirements.**<sup>1</sup> To access, view, and retain copies of electronic disclosures, you must have a mobile device running on either iOS 8.0 or later or Android™ OS 4.0 (Ice Cream Sandwich) or later. To access, view, and retain some disclosures, such as account statements, 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 Apple® App Store<sup>SM</sup> 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 to access and view certain disclosures, such as 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.

**8. Requesting paper copies.** Even if you consent to receive Communications electronically, you can always obtain a paper copy by requesting one or by printing the Electronic Communication. We may charge you a reasonable fee for delivery of paper copies already provided electronically.

**9. Communications “in writing.”** All Communications in either electronic or paper format from us to you will be considered “in writing.” Please print or download for your records a copy of this Disclosure and any other Communication that is important to you.

**10. Termination/Changes.** We may discontinue the provision of Electronic Communications or terminate or change the terms and conditions under which we provide Electronic Communications. We will provide you with notice of any such termination or change.

**By providing your consent, you are confirming that you have the hardware and software described above, that you are able to receive and review Electronic Communications, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, and delegates identified in respect of your Navy Federal products and services.**

\*Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

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