

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 products and services that you may access via our mobile or online banking platforms, 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 This consent will remain effective until expressly withdrawn by you.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 application¹ 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 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 endorse a specific operating system or particular web browser. To receive all Communications electronically related to our products and services, you must have one or more of the following:

- a valid email address;
- a current version (defined below) of a web browser;
- a current version of our Navy Federal application (via the App Store® or Google Play™);
- a connection to the internet;
- a current version of a program that reads and displays PDF documents, such as Adobe Acrobat Reader®, for viewing and retaining certain disclosures;
- a printer, if you wish to print your disclosures and retain your records in paper;
- the capacity to store information; and
- an internet access device, such as a smartphone, tablet, computer desktop, or laptop, with an operating system (Windows®, MacOS®, iOS, or Android™) capable of supporting the above.

By “current version,” we mean a version of the software that is supported. We reserve the right to discontinue support of a current version of software for security or stability purposes. The following link includes more information on the operating systems and web browsers we currently support and related system requirements: [Software and Hardware Requirements](#). We may not support some older operating systems or web browsers, so if you are using an outdated version, you may need to update it in order to get access to Navy Federal’s mobile and online products and services. You should check the [Software and Hardware Requirements](#) occasionally for updates on supported software. The Software and Hardware Requirements are available on the Browser Support page of navyfederal.org.

From time to time, we may offer services or features that require your web browser to be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your web browser is not properly configured, we will provide you with a notice and advice on how to update your configuration.

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 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 Communications or terminate or change the terms and conditions under which we provide 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.

¹Message and data rates may apply. Visit navyfederal.org for more information.

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