

Navy Federal Credit Union®
ESIGN Member Consent to Use Electronic Signatures and Documents
and Navy Federal Credit Union’s Account Opening Disclosures, Statements, and Other Related Notices

As part of your online membership application, certain laws require us to provide specific account information, periodic statements, and other related 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 such information to you electronically only if we first present this disclosure and obtain your consent prior to receiving electronic disclosures, statements, and related notices. Your consent to receiving account information electronically covers all regulatory required account opening documents and statements displayed below.

Browser and Software Requirements

To access, view, and retain copies of electronic disclosures, statements, and notices, you must have a browser that supports 128-bit, U.S. security level encryption, including any of the following:

Windows			
 Internet Explorer® 9.0 or later	 Firefox® 18.0 or later	 Chrome™ 25.0 or later	 Safari® 6.0 or later
Macintosh®			

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 account opening disclosures and statements may require installing Adobe Reader®. 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 statements and other related notices, 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 statements and notices with us.

Printing or Saving the Electronic Disclosures

If you elect to receive your disclosures, statements, and related notices electronically, you may print these documents for your records or save them onto your computer. To request that a disclosure, statement, or notice be mailed to you, simply call Navy Federal at 1-888-842-6328. There may be a \$2.00 copy fee to request a paper account statement. Additional fees may apply for Expedited Delivery, if requested.

Also, for older account statements, you may request that a statement be mailed to you; simply click on the “Statements” link in the upper right corner of Navy Federal Online® Account Access 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. You may also print or save the PDF statement to retain for your records.

Withdrawal of Consent

Should you decide that you do not want to receive membership disclosures or updates electronically, you can apply for membership at one of our branches. Or, you may print out the membership application and mail it to Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000, or call Navy Federal at 1-888-842-6328.

Also, 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 U.S. mail. To manage your delivery preferences, please visit your “Statements” link within Navy Federal Online Account Access. 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 Navy Federal Online Account Access under “Profile” or by calling 1-888-842-6328.

Electronic Disclosures and Statements

In addition to this ESIGN Member Consent disclosure, your consent includes receiving these disclosures and statements electronically: Important Disclosures Booklet, *Schedule of Fees and Charges*, Online Account Access Disclosures, Visa® Debit Card Disclosures, NFCU CUCARD® and PIN Disclosures, Money Market Savings Account Disclosures, Savings Rate Chart, and 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 Your 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 your primary combined account statements electronically. Only the primary member may elect to receive the combined statement electronically.

In addition to your monthly combined statement(s), 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, Visa Debit Card, Touch Tone Teller, Navy Federal Online Account Access) through the electronic message system within Navy Federal Online Account Access.

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 Your 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 Navy Federal Online Account Access.

Should your account number change for any reason, you will continue to receive your monthly statement(s) online via Navy Federal Online Account Access. Should your credit card account be closed, voluntarily or involuntarily, for any reason, your credit card account statement(s) will be printed and mailed to you via U.S. Mail.

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

Your monthly and/or quarterly 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 and/or quarterly 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 and/or quarterly Mortgage, Fixed Equity Loan, and/or Home Equity Line statements, 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 Navy Federal Online Account Access.

Automatic Conversion to Paper Delivery

If, in the future, your access to the Navy Federal Online Account Access 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 Navy Federal Online Account Access for 180 days, unless you choose to delete the message/notice. 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 to this agreement as required by federal law.

Macintosh® and Safari® are trademarks of Apple, Inc., registered in the U.S. and other countries. Firefox® is a registered trademark of the Mozilla Foundation. Internet Explorer® and Windows® are registered trademarks of Microsoft Corporation in the United States and/or other countries. Chrome™ is a trademark of Google, Inc. Adobe Reader® is a registered trademark of Adobe Systems Incorporated in the United States and/or other countries.