

## ESIGN Member Consent to Use Electronic Signatures and Documents

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO RECEIVE ELECTRONIC DISCLOSURES ABOUT NAVY FEDERAL'S PRODUCTS AND SERVICES AND TO ACCESS NAVY FEDERAL'S PRODUCTS AND SERVICES ELECTRONICALLY VIA DIGITAL BANKING. 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.

We are required to provide disclosures, notices, receipts, statements, and other communications to you related to Navy Federal's products and services that you may access via our mobile and online banking platforms, and you have the right to receive this information on paper. Navy Federal may provide this information to you electronically or digitally only if we provide this Navy Federal ESIGN Member Consent to Use Electronic Signatures and Documents disclosure ("Disclosure") to you and obtain your consent to receive electronic documents, use electronic signatures, and conduct transactions electronically.

**1. Agreement to receive Communications in electronic form.** By agreeing to this Disclosure, you consent to receive all Communications related to Navy Federal products and services electronically or digitally. Your consent remains in effect until you give us notice that you are withdrawing it. At times, we may still present you with paper disclosures or other Communications that contain important information about your account, and you should continue to review any correspondence that we mail to you.

"Communications" may include any member 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, regulation, or rule 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 Disclosure, 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.** We will provide Communications to you in electronic form by (1) email, (2) SMS text message,\* (3) online banking, or (4) the mobile application.\*

**5. Withdrawal of consent.** You may withdraw your consent to receive Communications in electronic form by calling Navy Federal at 1-888-842-6328 or by visiting a Navy Federal branch. Please be aware that withdrawal of consent will result in the termination of your access to our mobile and online banking 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. Withdrawal of consent will only apply to those Communications that are required by law, regulation, or rule to be provided to you in paper form. We may continue to deliver to you in electronic format all other Communications.

**6. Updating your records.** You agree to provide us with your valid 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 and online banking services, 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 on 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](http://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. Access to your Disclosures and requesting paper copies.** This Disclosure, as amended from time to time, will remain available for printing and viewing at [navyfederal.org](http://navyfederal.org). 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 provided to you in either electronic or paper format will be considered “in writing.”

**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 as required by law.

**By providing your consent, you are confirming that you have the hardware and software necessary to receive Communications electronically, and that you have a valid email address. 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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