



UNITED STATES SENATE FEDERAL CREDIT UNION

USSFCU E-SIGN DISCLOSURE AND CONSENT AGREEMENT

The following disclosures are required by the Electronic Signatures in Global and National Commerce Act (ESIGN). Please read the ESIGN Disclosure carefully and maintain a copy for your records.

Electronic Delivery of Disclosures and Notices: You are consenting to receive account information electronically. This consent applies but is not limited to: regulatory disclosures, terms of your account, periodic account statements and related disclosures, loan documents and other information that we are required by law to provide you in writing. If you do not consent, we will mail these documents to you. By consenting to electronic delivery of disclosures and notices, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the number and address listed below.

You certify that: You (i) agree to receive disclosures electronically and confirm that you will download or print the disclosures for your records, (ii) acknowledge that you can access information that is provided electronically, (iii) acknowledge that such action constitutes your signature to the membership, account, or loan application, disclosure(s), and lending agreement(s), and (iv) acknowledge that you are providing consent to receive electronic communication pursuant to the Electronic Signature in Global and National Commerce Act and intend that this statute applies to the full extent possible, including with respect to any account, product, or service that you may have previously obtained from us. In the future, you may seek to obtain new products and services from us. When you do, we may remind you that you have already given us your consent to provide you with 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to be provided with communications in electronic format for a new product, your decision does not mean that you have withdrawn this consent for any other product or service.

Requesting Paper Copies: Even after consent, you have the right to receive a paper copy of disclosures and notices, provided that such request is made within a reasonable time after we first provided the electronic communication to you. If you would like to receive a paper copy at no charge, please contact us at the number or address below. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures, notices, etc.

How to Withdraw Consent: You have the right to withdraw your consent to receive communications in electronic form by contacting us at the number or address listed below. We will not impose a fee for withdrawing your consent to receive electronic communications, however you may incur a fee for certain communications provided in non-electronic form.

Hardware and Software Requirements: In order to access, view, and retain electronic communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an internet service provider which can access the Internet web browser that has the capabilities to support a minimum of 128-bit encryption, and software which permits you to receive and access Portable Document Format (PDF) files.

Communication in Writing: All communications in either electronic or paper format from us will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.



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Termination or Changes: We reserve the right, in our sole discretion, to discontinue the provision of electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Contact Information:

United States Senate Federal Credit Union
PO Box 77920
Washington DC 20013-8920
ATTN: ESIGN OPT OUT

800-374-2758

IMPORTANT NOTICE: *By signing this agreement, you consent to the provisions of this Agreement to receive disclosures and notices related to your account(s) electronically.*

Member Name (Print)

Member Number

Member Signature

Date

Member Name (Print)

Member Number

Member Signature

Date