

eStatements, eNotices and eTax Forms Enrollment Agreement

Please read the Electronic Statement, Notices and Tax Forms Disclosure below before providing your consent to accept periodic account statements, notices and tax forms in an electronic format rather than a paper format.

Electronic Statement Notices and Tax Forms Disclosure

This disclosure contains important information about our Electronic Statement product, also referred to as eStatements, our Electronic Notices product, referred to as eNotices and our Electronic Tax Forms referred to as eTax Forms. These services are collectively referred to as eDocuments. You should keep a copy of this disclosure for your records.

You agree that we may provide you with eDocuments relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive eDocuments includes, but is not limited to:

- Initial disclosures or agreements for your Account or associated payment features.
- Periodic disclosures or monthly billing statements for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Privacy policies and notices.

eStatements, eNotices and eTax Forms Delivery

You may continue to receive your periodic statements, notices and tax forms in a paper format, however convenience and security can be achieved by enrolling in our electronic products. When you enroll for electronic documents, you eliminate the delivery of paper statements, notices and tax forms. There is no charge for this service.

Electronic Delivery

Our eDocuments product is easy to use, simply login and navigate to access your eStatement within the online banking service. Once your eDocuments account is active, paper statements and documents will no longer be mailed and your periodic account statements and other notices and documents will only be accessible through our online banking service. Notification that eStatements, eNotifications and eTax Forms are ready to view may be sent to the email address you have on file with the Credit Union. We may also send you email or e-notices for certain required regulatory disclosures, such as an annual privacy notice or change in terms notice. Northwest Federal Credit Union does not sell or share your email address with any nonaffiliated entity. You may view and/or print eDocuments from your computer if you have the hardware and software described below. You can also save your electronic documents to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us at: 703-709-8900 or 1-844-709-8900. You may request a paper copy of your statement from an NWFCU branch at any time. The current fee for a statement copy can be found on the Schedule of Fees at nwfcu.org.

Hardware and Software Requirements

You don't need any special hardware or software to access eDocuments. However, prior to enrolling for eDocuments, you should verify that you have the following required hardware and software: email access with an external email address, a computer and Internet browser that can support 128-bit encryption, Adobe Reader software (most computers already have this software installed but you can get a free download from www.adobe.com), access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records. We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access eDocuments, we will notify you of these changes in advance and provide

you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

Canceling eDocuments

You may opt-out of eDocuments at any time by logging in to online banking and unenrolling from eDocuments or by contacting our Member Service Center at 703-709-8900 or 1-844-709-8900. If you opt-out of eDocuments, we will resume delivery of your paper statements, notices and tax forms by U. S. Mail. There is no fee associated with the reinstatement of paper statements.

Federal Law

You acknowledge and agree that your consent to eDocuments is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Email Address Changes

In order to provide eDocument notifications, we must maintain current member email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information as soon as possible to avoid any delay in receiving your statement or other notifications from the credit union. You may update your personal contact information in online banking by clicking on the Settings/Contact page or completing the Change of Address Form and returning it via fax to 703-925-5113, mail to PO Box 1229 Herndon, VA 20172-1229 or to a branch location.