

ELECTRONIC DELIVERY DISCLOSURE AND CONSENT

This Electronic Delivery Disclosure and Consent ("**Consent**") applies to all Disclosures (as defined below) for those services ("**Services**") offered by Employees Federal Credit Union ("EFCU") for which you sign-up.

The words "**we**," "**us**," and "**our**" refer to EFCU and the words "**you**" and "**your**" mean you, the individual(s) who sign up to receive a Service. "**Disclosure**" means any and all information related to the Services, including without limitation account agreements, rate and fee schedules, monthly billing or account statements, tax statements, disclosures or notices, responses to claims, transaction history, and privacy statements. It also includes all information or disclosures that are legally required to be provided to you.

1. Scope of Consent. You are agreeing and consenting to our providing you all Disclosures in electronic form. This means that we will not provide paper Disclosures to you unless and until you withdraw your consent as provided below.

2. Withdrawing Your Consent. You can withdraw your consent to receive electronic Disclosures by calling us at 1-918-582-7573 between 8:30 AM and 4:30 PM Central Time. If you do withdraw your consent, we will send you all legally required Disclosures in paper form, **but we reserve the right to continue to provide you with other Disclosures in electronic form.** If you change your e-mail address or it is disabled for any reason, it is your responsibility to notify us of that so that we may change the location to where we send your electronic Disclosures. We will not impose any fee to process the withdrawal of your consent to receive electronic Disclosures. However, some of our Services cannot be obtained without electronic delivery of Disclosures. For those services, we may terminate the Service if you withdraw your consent to electronic Disclosures. If you withdraw your consent, it will become effective only after a reasonable period of time has passed to allow us to process your request.

3. Updating Your Records. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to your Service, and to maintain and update promptly any changes in this information. The best way to update your information is on this website. You can also update information by calling 1-918-582-7573.

4. Method of Providing Electronic Disclosures to You; How to Obtain a Paper Copies. Electronic Disclosures that we provide to you may be provided either (1) by e-mail to the last e-mail address you have provided to us, (2) by access to an internet web site that we will provide in an e-mail notice, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purposes. We recommend that you print and keep for your files each electronic Disclosure you receive. However, after you have agreed to this Consent, you may still request that we mail you a paper copy of any Disclosure **required to be provided to you** by law by calling us toll free at 1-918-582-7573 between 8:30 AM and 4:30 PM Central Time.

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

- a working Internet connection;
- an Internet browser that supports 128 bit encryption and the ability to receive HTML files;
- a valid e-mail account with an Internet service provider and e-mail software;
- a personal computer with sufficient storage capacity on its hard drive or other data storage unit; and
- an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Disclosures received from us in electronic form via a plain textformatted e-mail or HTML formatted e-mail or by access to our web site using one of the browsers specified above.

6. **Termination/Changes.** We may at any time add to, delete or change any of the terms set forth above. If we do, we will provide you with notice as required by law.

By clicking on either link below, you are confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive Disclosures electronically and to the other terms of this Consent; and (3) you are able to access and print or store the Disclosures and the information presented at this website. If you do not agree to the terms of this Consent, please do not proceed.