

ABNB Federal Credit Union

Federal E-SIGN Act Disclosure and Consent

Revised February 2020

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the "I Agree" box on the page below. By checking the box below, you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions and any other documents. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. Once you consent to the disclosures, you may request paper copies, which may result in a fee.

Electronic Delivery of Disclosures and Notices

In order to use the Online and Mobile banking services to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents you must provide, at your own expense, an Internet connected device that is compatible with this financial institution's Online and Mobile banking services deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online and Mobile banking services.

In order to retain, you may print the documents by selecting "Printer Icon". If you are working on a public computer, you should not engage in online and mobile banking.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions and any other documents electronically, you should select "Cancel" at the bottom of this page.

The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures:

Desktop Browsers

In order to provide a better and more secure online banking experience to our users, we support the following browsers:

- Microsoft Edge
- Mozilla Firefox
- Google Chrome
- Safari
- Internet Explorer (limited support)

Mobile Browsers

Online banking is designed to work with touch-based operating systems commonly found on tablet devices. We support the following tablet based operating systems.

- Chrome for Android
- Mobile Safari for iOS devices

Browser Features

The following features need to be enabled in your browser:

- Javascript
- Cookies
- 128-bit encryption

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive statements in electronic form for any of your Accounts by contacting us via email **using the “Contact Us” form on our Website abnbfcu.org or by telephone at (757) 523-5300 or toll free at (800) 443-1141 by postal mail at 830 Greenbrier Cir., Chesapeake VA 23320**. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) at our Website **abnbfcu.org, by telephone at (757) 523-5300 or toll free at (800) 443-1141, or by postal mail at 830 Greenbrier Cir., Chesapeake VA 23320**.