

DISCLOSURE REQUIRED BY FEDERAL LAW

READ AND SCROLL DOWN

ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

If requesting to open a checking or savings account:

Electronic Copy of Related Disclosures, Agreements and Instructions. In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically if applicable, rather than by postal mail or in person:

- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product(s) you have selected;
- the account signature card;
- New membership disclosures;
- the Account Fund Service Agreement from Yodlee; and
- Information and instructions about any additional services that you select during the application process.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the deposit account via our website. You may visit any of our locations and speak with a financial services representative. A list of our locations may be found at our Web site. If you consent to receive the disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Customer Contact Center by phone at the number listed on our Web site. We will not charge you any fees for providing a paper copy of the disclosures, agreements and instructions.

RECEIVING TRANSACTIONS AND DISCLOSURES ELECTRONICALLY. Your consent is required to receive documents electronically, including disclosures and notices we may need to provide you, including but not limited to, consumer deposit account agreements, Truth in Savings disclosures, schedule of fees, funds availability disclosures, electronic funds transfer disclosures, electronic funds error resolution notices, initial and annual privacy notices, online access agreement/privacy notice for minors, Check 21 notices, maturity notices, E-Statements, time deposit disclosures, time deposit maturity notices, time deposit renewal notices and change in terms notices, wire confirmations, quik receipts, Certification of Trust documents, funds transfer agreements, ACH notices, including set-up, changes and disputes, check

hold notices, tax form notices, including 1099 and 1098 forms, dispute letters, and opt-in/revocation overdraft election consent notices. Consent to receive transactions, credit union disclosures and notices electronically apply to all records during the lifetime of your account, although not all communications may be available in electronic form. A valid email address must be provided in order to receive documents electronically. You are responsible for keeping your email address updated. Any messages containing personal or confidential account information will be sent to the email address you provide. You may request a paper copy of any document sent to you electronically. You may request a copy by contacting any branch, the Member Service Center, or sending an email through secure Online Banking. Fees may be assessed for paper copies of transactions in accordance with our Fee Schedule.

System Requirements to Access the Information. To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 or Netscape Navigator® version 4.73, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

System Requirements to Retain the Information. To retain a copy of the requested file, your system must have the ability to either download (e.g., to your hard disk drive or a floppy diskette) or print PDF files. In order to sign and return the deposit account signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the signature card, the related disclosures, agreements, and the instructions on plain white 8½ x 11 inch paper.

By [clicking the "I agree" box] on the Account Disclosures and Agreements screen, I am providing my electronic signature and acknowledge that I have read and understand the foregoing agreement and that I intend to rely upon it and to be bound there by.