

VIRGINIA BEACH POSTAL FEDERAL CREDIT UNION

FEDERAL E-SIGN ACT DISCLOSURE AND CONSENT

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. This disclosure applies to all communications for those products and services offered by Virginia Beach Postal Federal Credit Union. You can record your consent to the E-SIGN disclosure by selecting the "Agree" box on the page below. By selecting the box below, you consent to the electronic delivery of any disclosures, agreements, change notices, terms and conditions and other documents. You also agree that we do not need to provide you with additional paper (non-electronic) copies of these documents, unless specifically requested. Once you consent to receiving this information electronically, you may request paper copies, which may result in a fee.

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In order to use Virginia Beach Postal FCU's online and mobile banking services to access, receive and retain electronic 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 documents electronically each time you access and use the online and mobile banking services.

In order to retain electronic documents, you may print them. If you are working on a public computer, you should not engage in online and mobile banking. If you do not want to receive documents electronically, you should select "Cancel" at the bottom of this page.

Hardware and Software Requirements

In order to access and retain your documents, you will need one or more of the following:

- ✓ A valid email address;
- ✓ An internet browser that supports 128 bit encryption;
- ✓ A connection to the internet;
- ✓ A current version of a program that reads and displays PDF documents such as Adobe Acrobat Reader, for viewing and retaining certain disclosures;

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive documents in electronic form for any of your accounts by contacting us via email at info@vbpfcu.org, by telephone at (757) 340-9781, or by postal mail at 501-A Viking Drive, Virginia Beach, VA 23452. 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) through our online banking service at our website vbpfcu.org, by telephone at (757) 340-9781, or by postal mail at 501-A Viking Drive, Virginia Beach, VA 23452.