

Please review this document carefully and print a copy for your reference.

This E-SIGN Disclosure and Consent applies to all communications between the member and Patriot Federal Credit Union that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. The words "we," "us," and "our" refer to Patriot Federal Credit Union, with whom you have your account, and the words "you" and "your" mean you, the individual member(s) or entity identified on the account(s), "communication" means any member agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications 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 electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the online service for your account(s).
- Notices or disclosures about a change in the terms of your account(s) or associated features and response to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your account(s) or such other communications that we may include from time to time as part of the enrollment in the e-Statements program.
 - Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U.S. Mail paper account statements (and any other types of communications we may include in e-Statements).

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

Printing or Saving Electronic Disclosures

If you elect to receive your disclosures, communications, statements and related notices electronically, you may print these documents for your records or save them to your computer.

How to Withdraw Your Consent

If you wish to discontinue electronic delivery of communications including e-statement delivery, you may do so in person at any Patriot Federal Credit Union office, by calling us at 717-263-4444 or 301-766-7328 or 888-777-8892, by e-mailing us at membersvc@patriotfcu.org, or by writing to us at P.O. Box 778, Chambersburg, PA 17201.

Patriot Federal Credit Union reserves the right to cancel your participation in the electronic communications delivery including the e-statement program at any time.

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 information (such as your e-mail address) through online banking services, or by calling us at 717-263-4444 or 301-766-7328 or 888-777-8892, by e-mailing us at membersvc@patriotfcu.org, by writing to us at P.O. Box 778, Chambersburg, PA 17201, or in person at any Patriot Federal Credit Union office.

Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Internet browser that supports 128 bit encryption.
- You must have access to a printer, or the ability to download information, in order to keep copies for your records.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer or mobile device.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.
- PDF document viewer software.

Requesting Paper Copies

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we provide you a paper copy, such request must be made within a reasonable time after we first provided the electronic communication to you. If at any time, you wish to receive a paper copy of any communications including your monthly statement, you may do so in person at any Patriot Federal Credit Union office, by calling us at 717-263-4444 or 301-766-7328 or 888-777-8892, by e-mailing us at membersvc@patriotfcu.org, or by writing to us at P.O. Box 778, Chambersburg, PA 17201. If applicable, any cost associated with paper delivery of will be automatically deducted from your share account, refer to the most current Truth In Savings Fee Schedule for fee details.

Signature

By accepting an account at Patriot Federal Credit Union that requires e-Statements, e-notices, mobile alerts and notices, or by submitting an online application for services, you agree that an electronic facsimile of your signature or electronic agreement or acceptance carries the full legal weight of a written signature.

Federal Law

You acknowledge and agree that your consent to electronic communications 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.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Consent

By agreeing to the terms of an account requiring electronic signature, e-statements, or e-notifications, or by checking "I have read, understand, and agree to the E-Sign Act." you hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.