



### **Agreement for Electronic Delivery of Disclosures for Joint Owners - Consumer Products**

I elect and consent to receive electronically all documents and disclosures related to opening and maintaining this account at Pentagon Federal Credit Union (PenFed).

I understand that by consenting to electronic delivery, PenFed will not mail paper documents to me. Instead, I will receive an e-mail notification at my designated e-mail address that includes a link to PenFed's Privacy Policy to retain for my records. I may display the document for online viewing or print it. I may also save the document to my computer.

I understand that any document provided to me electronically will satisfy the notice and disclosure requirements of my account agreements and applicable regulations. I further understand that the date that an e-mail is delivered to me will be the delivery date for purposes of regulatory requirements.

I understand I have the right to withdraw my consent to receive documents electronically and instead receive paper copies at any time. I may do so by calling PenFed at 1-800-247-5626.

I agree to provide and maintain my current e-mail address with PenFed and that I will promptly update any change in this information. I will ensure that I have adjusted the settings with my Internet Service Provider or e-mail account provider to accept e-mails from PenFed.

In order to access, view and retain electronic documents that PenFed makes available to me, I confirm that I have:

- A computer with an Internet connection and sufficient electronic storage capacity on its hard drive or other data storage unit, or a printer in the event I want to save a paper copy of my document.
- An e-mail account with an Internet Service Provider and e-mail software or web-based email service at which I can receive e-mail messages.
- A web browser that supports Secure Sockets Layer, JavaScript, and Adobe Acrobat Reader 6.0 or higher.

Should these requirements for accessing or retaining documents change, PenFed will notify me and require that I confirm my ability to continue to receive electronic documents. I will also have the right to withdraw my consent for electronic delivery of my documents at that point without consequence.

I confirm my ability to access the documents and I understand and consent to be bound by the terms, conditions, and requirements of this agreement. I certify that I have read the disclosures above and agree to comply with all its terms and conditions.