

Agreement and Election for the Electronic Delivery of PenFed Account Disclosures and Notices and Alerts

I elect and consent to receive all Pentagon Federal Credit Union (PenFed) account disclosures and other notices and alerts ("Documents") whether required by regulation or otherwise made available to me electronically. This applies to all currently eligible accounts I have with PenFed as well as eligible accounts I may open with PenFed in the future.

I understand that by consenting to receive documents by electronic mail ("e-mail") PenFed will cease mailing paper documents to me. Instead, I will receive an e-mail notification at my designated e-mail address that documents are available for my review. The e-mail will contain a hyperlink to sign-on to PenFed Online, where I will be able to display the document for online viewing or print it. I may display the document for online viewing or print it. I may also save the document to my computer.

I understand that any documents provided to me by e-mail will satisfy the notice and disclosure requirements of my account agreements and applicable regulations. I further understand that the date that an e-mail notice of availability of the document 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 by e-mail and instead receive paper copies of documents at any time. I may do so by accessing the "Statements and Documents" screen on PenFed Online and changing the delivery preference to paper documents.

I agree to 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 this delivery address.

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 statement;
- An e-mail account with an Internet Service Provider and e-mail software or web-based e-mail service at which I can receive e-mail messages; and
- A web browser that supports Secure Sockets Layer, JavaScript, and Adobe Acrobat Reader 4.0 or higher.

Should these requirements for accessing or retaining the 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 account 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.