

Consent to Receive Electronic Statements, Notices and Disclosures

THIS AGREEMENT AND DISCLOSURE CONTAINS IMPORTANT INFORMATION ABOUT THE TERMS AND CONDITIONS FOR ELECTRONIC STATEMENTS, NOTICES AND DISCLOSURES. PLEASE READ THIS AGREEMENT AND DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout this Agreement and Disclosure, the references to "We," "Us," "Our" and "Credit Union" mean HENRICO FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account established for You as set forth in this Agreement and Disclosure. Our Internet Account Access System and Mobile Account Access System is hereinafter collectively referred to as "Digital Banking." "eDocuments" refers to all electronic account statements, notices and disclosures. For joint accounts, read singular pronouns in the plural.

ELECTRONIC ACCOUNT STATEMENTS, NOTICES, AND DISCLOSURES. By clicking the Accept button, You agree to access Your account statements, notices, and disclosures online via eDocuments within Digital Banking. As an eDocuments recipient, You acknowledge that You will not receive both electronic and paper account statements, notices, and/or disclosures, at the same time, on a continual basis.

When You register for eDocuments, You authorize Us, at Our discretion, to electronically deliver Your account statements, notices and disclosures that We are required to provide You under all applicable federal and state laws where electronic delivery is permitted now or in the future. This may include, but may not be limited to (1) Your periodic account statements; (2) disclosures regarding Your account; (3) notices regarding changes to Your account; (4) amendments to any agreements and/or disclosures governing Your account; or (5) tax forms.

NOTIFICATION. As a courtesy, You will be notified by email when Your eDocuments are available. The email will contain a secure link to Digital Banking. By logging onto this server and visiting the eDocuments area, You will be able to access Your account statements, notices, and disclosures. You acknowledge and agree that it is Your responsibility to access and review Your eDocuments.

MAINTENANCE. You acknowledge and agree that it is Your responsibility to maintain a current email address with Us. Therefore, You must inform the Credit Union of changes to Your email address. You may either log into Digital Banking to enter a new email address in the Settings | User Profile area or visit one of Our branches. You acknowledge and agree that the Credit Union does not assume any responsibility for any undeliverable email.

WITHDRAWAL OF CONSENT. You may cancel eDocuments, at any time, by simply visiting the eDocuments enrollment area within Digital Banking, and un-select the Enroll All Accounts option. You may also cancel Your eDocuments by visiting one of Our branches. There are no restrictions for canceling eDocuments and returning to paper documents.

PAPER OPTION. You acknowledge and agree to Your right to request and receive a paper copy of Your eDocuments at any time. There may be a fee for requesting any paper copy of an account statement, notice, or disclosure that We have previously provided to You electronically. You further agree that any such fee can be deducted by the Credit Union from any account You own at the Credit Union. Refer to the Henrico Federal Credit Union *Account Disclosure Rate Supplement and Schedule of Fees and Changes* disclosure for fees that may apply.

HARDWARE / SOFTWARE REQUIREMENTS. You will need to have a personal computer or mobile device (in this Agreement, Your computer and the related equipment are referred to together as Your "Computer"), an Internet Service Provider and a web browser with 128-bit encryption to access eDocuments. You are responsible for any and all telephone access fees or Internet service fees that may be assessed by Your telephone company and/or Internet Service Provider.

Our eDocuments are in PDF format. You will need the current version of a PDF reader installed on Your computer. A free version of Adobe Reader is available for download at www.adobe.com. If You wish to print paper copies of Your eDocuments, You will need access to a printer.

You acknowledge that in the event You experience difficulties or have questions regarding eDocuments, you may contact us at MemberServices@HenricoFCU.org or 804.266.0290 during normal business hours.

LIMITATION OF LIABILITY. We will use Our best efforts to deliver Your eDocuments in a timely manner and in accordance with any applicable time requirements by law. However, We shall incur no liability if We are unable to deliver Your eDocuments because of the existence of any one or more of the following circumstances:

- 1) Our Website or Digital Banking service is not working properly and You know or have been advised by Us of the malfunction; or
- 2) Your equipment is not working properly; or
- 3) Internet service is interrupted due to traffic or other disruptions; or
- 4) Circumstances beyond our control (such as, but not limited to, fire, flood, interrupted telephone service, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and We have taken reasonable precautions to avoid those circumstances.

You agree not to alter or use Your eDocuments for any unauthorized, fraudulent or other illegal purpose.

AMENDMENTS. The Credit Union retains the right, to the extent permitted by law, to amend this Agreement in the future. You acknowledge and agree that We can change the terms of this Agreement with or without notice to You.

You agree to accept this Disclosure online rather than in paper form. We recommend You print the entire Agreement for Your records. If You are unable to print this Disclosure, You may contact the Credit Union to request that a paper Disclosure be mailed to You.