

ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Please read this information carefully and print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures and National Commerce Act.

You have requested Mid-Atlantic Federal Credit Union (MAFCU) online services where you can apply for a MAFCU membership, Online Banking, e-Statements, and Online Bill Pay, request services and open additional accounts, and apply for an online Loan Request (collectively, "Online Services"). By utilizing any of MAFCU's Online Services, you agree that MAFCU may, but is not obligated to, send any and all of its communications to you electronically (collectively referred to as "Electronic Communications"). Electronic Communications may include information related to any of MAFCU's Online Services or other deposit and loan products, services or features or our decisions related to your application, terms and conditions that govern any deposit account or loan we make to you and all related disclosures. Electronic Communications may also include important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as we are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications. If you do not wish to receive communications electronically from us, you may make your request or application by telephone, or in person at any MAFCU office.

Consent and Acknowledgement. By selecting to open your account online, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, evidence your intent to be bound by all the terms contained herein regarding the Electronic Communications above, and consent to the delivery of Electronic Communications via the internet to an e-mail address designated to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your consent to Electronic Communications applies to all Electronic Communications that we provide to you in connection with your Online Services activity or requests, loan applications and products and services which you have in the past, now or in the future, may have with MAFCU. If you consent to Electronic Communications, we will provide the Electronic Communication on our website or we will send you an e-mail that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

Withdrawing Consent. You can elect to withdraw your consent to Electronic Communications at any time by contacting our Contact Center by dialing 301-944-1800 or 1-800-956-2328 (1-800-95-MAFCU) during our business hours. The legal validity and enforceability of prior Electronic Communications will not be affected if you withdraw your consent.

Hardware and Software Requirements. To receive Electronic Communications, you must ensure that you are able to receive information electronically and retain it. You must have a computer system with an internet Web browser capable of 128-bit encryption and Adobe Acrobat Reader in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or statement that are made available on our website and/or emailed to you, and /or have the ability to electronically save and visually display on computer screen such documents.

Updating Contact Information. You are responsible for ensuring that we have your current e-mail address for purposes of receiving Electronic Communications. If your e-mail address changes, contact via Online Banking (click on the secure Forms Tab) or calling 301-944-1800 or 1800-956-2328 to provide us with the updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your e-mail address, you agree that we may provide Electronic Communications to you at the e-mail address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail to you.