

**CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY  
TO RECEIVE ELECTRONIC DISCLOSURES/NOTICES AND TO  
COMMUNICATE THROUGH ELECTRONIC MEANS**

This disclosure documents your consent to conduct transactions electronically, to receive electronic disclosures and notices relative to the accounts you are applying to open with us online, as well as us to communicate with you via electronic means. The disclosure also describes your rights relative to conducting transactions electronically, receiving electronic disclosures and notices and the ability to communicate through electronic means, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction. Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to the agreements and Disclosures for all Services You elect to use; and all communications (not limited to disclosures and notices) regarding online banking, all future amendments (including Agreements), and all notices of changes, suspension, restriction, and termination of e-Banking services;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by writing us at the address listed below; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address and cellphone #) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit/share accounts or your periodic statements, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request. You understand that the Internet is considered inherently insecure and thus we shall not be liable to you for any loss, claim or damage arising or in any way related to our response(s) to any email or other electronic communication, which we in good faith believe were submitted to us by you.

**Changes to Your Contact Information.** You should keep us informed of any change in your electronic or mailing address. You may write to NEFCU at: 1000 Corporate Drive, PO Box 9003, Westbury, New York 11590 regarding any such changes.

**Hardware and Software Requirements**

The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.

- A personal computer or other device capable of accessing the internet
- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

**Contact Information**

516-561-0030  
NEFCU  
1000 Corporate Drive  
Westbury, NY 11590  
info@mynefcu.org

**Consent**

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.