

CONSENT TO RECEIVE ELECTRONIC DOCUMENTS AND COMMUNICATIONS

If consenting to receive electronic documents and communications from National Institutes of Health Federal Credit Union (NIH Federal Credit Union), you will receive the following documents electronically:

- Account and consumer loan terms, conditions, and disclosures
- Monthly and/or Quarterly account and consumer loan statements
- Annual Privacy Notices
- Certain Account or Product Offerings
- Notices related to your products or services

Collectively, all the above will be referred to as “Electronic Communications”. By your consent to receive them electronically, you may receive some of them immediately while others may be provided in the future as they become available.

Delivery Method

If you agree, the Credit Union may send an Electronic Communication by any lawfully permitted electronic manner, including posting them on the Credit Union’s website, through links provided on your online account statement or elsewhere, by email at the primary email address you provided, or any combination of these means.

The NIH Federal Credit Union reserves the right to send paper communications to you at any time at our sole discretion if: (1) the email address you provided does not accept emails we send; (2) the email address provided by you is incorrect; (3) the notices related to a Credit Union product are not yet available in electronic format; and (4) NIH Federal Credit Union determines the communication is in the best interest of the parties.

Withdrawing Consent to Receive Electronic Communications

If attempting to open an account online and you decide not to receive account terms, conditions, and disclosures electronically, you can apply for membership at one of our branches.

Subject to applicable law, you may withdraw your consent to receive Electronic Communications by signing into Online Banking, accessing the e-Statement application, then selecting "Preferences" and choosing "Opt out of e-Statements". You will not be charged a fee for withdrawal of your consent. Your consent shall remain in force until withdrawn in the manner provided in this section.

Obtaining Paper Copies of Electronic Communications

You may print a copy of Electronic Communications by using the "Print" button on your local system. You may also request a paper copy of an Electronic Communication by visiting a branch or calling us at the appropriate phone number for your account, product or service. Please refer to the "Contact Us" link on the NIH Federal Credit Union website for phone number or branch location information.

Fees related to the paper copies of the Communications may be assessed at the Credit Union’s discretion based on the current fee schedule located on our website.

Hardware and Software Requirements

While you may be able to access and retain the Electronic Communications using other hardware and software, your personal computer needs to support the following requirements:

For Online Banking:

- An operating system, such as:
 - Windows XP, Vista, or Win 7; or
 - Macintosh OS 10.x
- Access to the Internet and an Internet browser which supports HTML 4.0 and 128bit SSL encryption and Javascript, such as:
 - For PC using Windows XP, Vista, or Win 7
 - Microsoft Internet Explorer 8.0 and higher
 - Firefox 4 and higher
 - Chrome 4.0 and higher
 - For Macintosh using OS 10.x
 - Safari 6.0 and higher
 - Firefox 4 and higher
 - Chrome 4.0 and higher
- Adobe Acrobat Reader 7.0 or later, which can be downloaded at no charge from www.adobe.com/reader.

In certain circumstances, some Communications may be provided by e-mail. You are responsible for providing us with a valid e-mail address to accept delivery of Communications.

To print or download Communications you must have a printer connected to your computer or sufficient hard-drive space (approximately 1 MB) to store the Communications.

Updating Your Contact Information

In the event that your e-mail address or other contact information is changed, you must notify the NIH Federal Credit Union of such changes immediately through one of the following methods:

- For Online Banking, click “My Profile” at the top right of the screen, then click the “Update” link under “Security Contacts”, enter your new email address and click “Update”; or



- Call member support at 800.877.6400 and communicate the contact information changes. The NIH Federal Credit Union may require additional verification prior to updating your member record.
- Visit a local NIH Federal Credit Union branch location. The NIH Federal Credit Union may require additional verification prior to updating your member record.

If you fail to update or change an incorrect e-mail address or other contact information, you understand and agree that any Electronic Communication shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form.

Consent

To confirm your consent to receiving Electronic Documents and/or Communications from the NIH Federal Credit Union, you must click the checkbox and click on “Accept”. By doing so, you understand that you will no longer receive such communications related to your membership/account in paper form.

Your Responsibility

You must promptly review your eStatement and any accompanying items. Notify us immediately (see "How to Contact Us" below) of any suspected error, alteration, or other irregularity (i) with your eStatement; or (ii) with your account, including unauthorized access. Telephoning us immediately is the best way to keep your losses down, although you may also need to notify us in writing to preserve your rights. Notification of suspected errors, alterations, or other irregularity within your eStatement must be given within sixty (60) calendar days of the eStatement in which the suspect item appears. This time period begins on the eStatement email notification date, regardless of when you access and/or review your eStatement.

How to Contact Us

If you need to contact us regarding any of the circumstances described above, or for any other reason, you may contact us using any of the following:

- Call us at 800.877.6400 (toll-free)
- Write to NIHFCU Online Services, PO Box 6475, Rockville, MD 20849-6475
- Fax us at 301.770.5372
- Send a secure message at www.nihfcu.org/contact