

Electronic Delivery Disclosure and Consent

CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

USF Federal Credit Union (“Credit Union”, “we”, “us”, “our” or “ourselves”) or one of its divisions: Darden Credit Union, a division of USF Federal Credit Union, or Red Lobster Credit Union, a division of USF Federal Credit Union is required by law to provide you (“you”, “your”, “yours”) certain written periodic statements, notices, disclosures, and other communications. This agreement and disclosure (Agreement) specifically governs electronic records and communications you consent to receive electronically and describe the terms and conditions for receiving those communications electronically from the Credit Union, as required by the federal Electronic Signatures in Global and National Commerce Act. If you request online banking services from us this Agreement also governs those services. Please read this Agreement carefully before you consent and keep a copy for your records. You agree to be bound by all terms and conditions contained in this Agreement, which are in addition to the terms and conditions in our other agreements with you.

Consent to Electronic Delivery of Statements and Other Communications

By consenting to the terms and conditions of this Agreement, you agree to receive the following communications electronically: periodic statements, disclosures, notices, agreements, changes to terms and conditions, fee schedules, records, documents, tax statements, Privacy Notice, and all other information we provide to you. We may provide these communications to you through your online banking access, by electronic mail (“Email”), or by using other electronic methods allowed pursuant to applicable laws and regulations. You further agree that we may discontinue providing paper copies of disclosures, notices, statements, or other communications that we provide to you electronically. However, we reserve the right to provide any communication to you as a paper copy, rather than electronically.

Your consent remains in effect until you give us notice that you are withdrawing it. You also agree that the Credit Union does not need to provide you with an additional paper copy of any communication disclosed herein, unless specifically requested. Your consent covers all communications, including those related to any product or service offered by the Credit Union either now or in the future.

All communications that we provide to you in electronic form will be provided either (1) via email; (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available; (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, (4) by requesting you download a PDF file containing the communication, or (5) via online banking.

Withdrawal of Electronic Consent

You may contact us in any of the ways described below to withdraw your consent to receive any future communication electronically. Please refer to the applicable agreement for any fee that may apply for paper copies. If you wish to receive electronic communications after you have withdrawn your consent, you must complete the consent process and reconfirm your ability to access electronic records.

It is your responsibility to provide and maintain a current email address with us. We may treat an invalid email address or the subsequent malfunction of a previously valid email address as a withdrawal of your consent to receive electronic communication. We will not impose a fee to process the withdrawal of your consent; however your access and use of online banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. All communications in either electronic or paper format from us to you will be considered “in writing.”

Paper Delivery of Disclosures and Notices

You have the right to receive a paper copy of any communication sent electronically. To receive a paper copy, you may request it in one of the following ways:

- Call us and speak to a Member Service Representative
- Visit any of our branches
- Contact us through online banking

You may have to pay a fee for the paper copy unless charging a fee is prohibited by law. Please refer to our Schedule of Fees for any fee that may apply to paper copies.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to your account. You must promptly notify us of any changes in this information. You can update your information by calling us, by visiting a branch location, or contact us through online banking. This is also the way to contact us to withdraw your consent to electronic communication.

Equipment and Software Requirements

In order to use online banking and to receive, view and retain electronic communications that we make available to you, you must have:

- A PC or other device with an Internet browser that has “cookies” enabled and supports 128 bit encryption
- A PDF viewer (such as Adobe Reader)
- An Internet connection
- An email address
- A printer or computer with sufficient electronic storage space

Access to the Service may be unavailable at certain times and the Credit Union is in no way liable for the unavailability of online banking, electronic statements or communications or any consequential damages that may result.

Consent for Electronic Communications

By selecting “YES” to the “Yes, I consent to E-Communication”, you affirm you have received, read, understand, and hereby consent and agree to, the terms and conditions of this Agreement. Furthermore, you acknowledge that you can access the electronic communications in the designated formats described above.

If you do not select “YES”, you do not consent to receive electronic communications and you understand that, by withholding such consent, you agree to cancel this transaction.

Yes, I consent to E-Communication

It is recommended that you print a copy of this Agreement for future reference.