

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

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

Introduction

You are submitting for electronic statement services for Member One, a division of Virginia Federal Credit Union. In order to do this, we need ("Request") you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from Member One. You acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with Member One are subject to the terms and conditions of your Member Account Agreement ("MAA").

Electronic Communications

Any Disclosures related to your Request will be provided to you electronically through estatements@memberonefcu.com. However, if you wish to obtain a paper copy of any of the Disclosures, you may send us your request to the address at the bottom of this Request. A fee may be assessed for additional copies of statements for your account; refer to the Fee Schedule.

Scope of Consent

Your consent to receive Disclosures and to do business electronically, and our agreement to do so, applies to the following Disclosures. However, Member One reserves the right to deliver these Disclosures in writing when necessary.

- Initial disclosures or agreements for your accounts or associated payment features;
- Periodic disclosures or monthly billing statements for your account;
- Periodic balance and transaction activity statements for your account;
- Notices or Disclosures that are required by law to be provided to you in writing;
- Members' Choice newsletter; and the
- Privacy Policy and notices.

Hardware and Software Requirements

To access and retain the Disclosures electronically, you will need to use the following computer software and hardware:

- Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above or equivalent software;
- Hardware with internet connectivity capable of running this software.

Withdrawing Consent

You may withdraw your consent to do further business electronically with us at no cost to you by notifying us at the address listed at the bottom of this Request. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information

You should keep us informed of any change in your electronic or mailing address. You may notify Member One Federal Credit Union at the address listed at the bottom of this Request.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Disclosures, or to terminate or change the terms and conditions on which we provide electronic Disclosures, including any applicable discount for receiving electronic Disclosures. We will provide you with notice of any such termination or change as required by law.

YOUR ABILITY TO ACCESS DISCLOSURES

BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

CONSENT

BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH MEMBER ONE FEDERAL CREDIT UNION ELECTRONICALLY.

Mailing Address

Member One
PO Box 12288
Roanoke, VA 24024
(800) 666-8811