



AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND NOTICES

IMPORTANT INFORMATION ABOUT THIS AGREEMENT: YOU ARE PREPARING TO RECEIVE REQUIRED CONSUMER DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING TWO PURPOSES:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE THE REQUIRED CONSUMER DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC CONSUMER DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE (E-SIGN) ACT, AND;
- PRESENT YOU WITH THE REQUIRED CONSUMER DISCLOSURES FOR ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS, NOTICES, AND OTHER DOCUMENTS.

CONSENT TO RECEIVE ELECTRONIC DISCLOSURE BY CLICKING THE "I AGREE" BUTTON BELOW YOU ARE AFFIRMATIVELY CONSENTING TO RECEIVE THE REQUIRED DISCLOSURE IN ELECTRONIC FORM.

What do eStatements/eNotices include? eStatements/eNotices include all activity for savings accounts, checking accounts, club accounts, certificates, IRA accounts and loans (excluding credit cards). You will also be agreeing to electronic delivery, at the Credit Union's sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments and all other evidence of Credit Union transactions with you or on your behalf.

Requirement for Email Address: You agree to provide RadiFi Federal Credit Union with an email address in order to receive notifications and electronic records. You agree that it is your responsibility to ensure that RadiFi has your correct email address. You further agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for eStatements/eNotices. You may provide the Credit Union with your new email address (or verify your email address) by visiting RadiFi's website (www.radificu.org) and logging into "Online Banking." Then click on the customer service tab and click "View/Change email" link. At this screen, you can either verify or change your email address.

Equipment and Software Requirements: To receive eStatements/eNotices or electronic records and to access our Online Banking service area, you need Internet access and a web browser. You are stating that you have such equipment and software and that you can access, read, review, and/or print the eStatements/eNotices.

Accessing eStatements/eNotices: eStatements/eNotices may only be accessed through RadiFi's Online Banking. When eStatements/eNotices are available for your review, you will be notified at the email address you have registered with RadiFi. eStatements/eNotices will remain available for at least 12 months. Any eStatements/eNotices posted will be considered delivered on the day that it was first made available to you for viewing.

Your Rights to Receive Paper Statements and to Withdraw Consent/Agreement: You may request a paper copy of any disclosure or other information received electronically under this Agreement by writing to us at the address listed below and identifying the specific record requested: RadiFi Credit Union, P. O. BOX 2357, Jacksonville, FL 32232- 2357. To withdraw your agreement to receive eStatements/eNotices and electronic records, contact Member Service at 904-475-8000. A fee to cancel this service or to request paper copies of statements or electronic records may be imposed as set forth in our Rate and Fee Schedule.

Electronic Signature: You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service RadiFi offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party

verification will not in any way affect the enforceability of your signature or any resulting contract between you and RadiFi.

Disclaimer of Warranty and Limitation of Liability: RadiFi makes no warranty of any kind, express or implied, including any implied warrant of merchantability or fitness for a particular purpose, in connection with the eStatements/eNotices provided to you under this agreement. RadiFi does not and cannot warranty that eStatements/eNotices will operate without error, or that eStatements/ eNotices will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents, or contractors are not liable for any indirect, incidental, special, or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of eStatements/ eNotices, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort based on a warranty or any other legal theory. Further, in no event shall the liability of the Credit Union and its affiliates exceed the amounts paid by you for the services provided to you through eStatements/eNotices. Our effort to secure online banking does not secure the Internet or the transaction of information over the Internet. RadiFi does not provide protection for email transfers or data transfers utilizing your personal computer. RadiFi shall not be liable for any loss, harm or fraud resulting from the introduction of a computer virus, worm or other malicious code in your computer or access device.

Securing Your Information: We will never contact you on an unsolicited basis to request information concerning your electronic credentials including your user name, password or authentication. We recommend all members review their online account controls and passwords periodically, including: who has access to your online account? How and where are user names and passwords stored? How strong are your passwords and how often are they changed? If you are suspicious of any account activity or experience a member information security related event or believe that your user name, password, or authentication has been lost or stolen, please contact RadiFi immediately at 904-475-8000.

Agreement: You agree that RadiFi may communicate with you electronically as necessary. You further agree that RadiFi may provide to you electronically all periodic statements and electronic records. RadiFi reserves the right to send any or all electronic records or statements to you in paper form to your current mailing address on file. By clicking the "I Agree" button below, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND NOTICES." This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Florida.

Demonstration of eStatement Accessibility: In order to comply with the E-Sign Act, you must demonstrate you can view your eStatement successfully. Please click on the link at the bottom of the page and obtain the PIN found in the document. Type the PIN in the space provided below in order to complete your consent.

Sample Document
PIN (see link above): _____

Your email address is: _____