

Welcome to Air Force Federal Credit Union (AFFCU)! Federal law requires that we provide important disclosures and statements to you regarding your accounts and services with us. For your convenience, you may choose to receive these disclosures and statements, in addition to other mail from the Credit Union, electronically. You may print and download the disclosures and statements we provide electronically for future reference.

To receive your disclosures, statements and mail by electronic means **ONLY**, you must carefully review the following terms and affirmatively indicate your consent by clicking the "I Agree" button. If you wish to continue receiving your disclosures and statements by mail, do not click the "I Agree" button; no action is necessary.

1. Your consent to receive electronic disclosures, statements and mail applies to all disclosures, statements, mail and notices that we provide to you for this account only to be sent to any email address on file with AFFCU. This includes all disclosures, statements, mail and notices related to deposit accounts, loans and other financial services we offer. Please note that occasionally it may be necessary to provide a disclosure, statement or mail in paper form even after you have consented to receive all of your disclosures, statements and mail electronically.
2. After you consent, you may request a copy of any disclosures, statements, mail or notices that you have agreed to receive electronically by
 - Writing Air Force Federal Credit Union, Attn: Member Services, 1560 Cable Ranch Road, Suite 200, San Antonio, TX 78245,
 - Telephoning us at 210.673.5610, toll free at 800.227.5328,
 - Or e-mailing us at MemberServices@AirForceFCU.com.

We will charge a fee per statement copy as disclosed in our Truth In Savings Fee Schedule.

3. You may withdraw your consent to receive future electronic disclosures, statements and mail at any time by contacting us using one of the above methods. We will charge a paper statement fee as disclosed in our Truth In Savings Fee Schedule. If you wish to revert to paper statements on share types that require eStatement delivery, you may be required to close your share or change the share type. Withdrawing your consent may also terminate your use of certain services that require eStatement delivery. Your withdrawal will become effective after we received it and have had a reasonable opportunity to act upon it.
4. If your e-mail address or any other contact information on file with us changes, you must notify us of your updated information using any of the above methods. Please include your name and account number when contacting us.
5. To access the statements, disclosures and mail you have agreed to receive electronically, you will need an Internet-capable device with a working Internet connection and the following:
 - The most current version of Internet Explorer or another web browser.
 - The latest version of Adobe Acrobat will be required to view your statements.

In order to retain the electronic disclosures, statements or mail, you will need a printer or an average of 0.5 megabyte(s) of media storage per disclosure, statement or mail.

6. This **Electronic Disclosures, Statement and Mail Consent** is subject to the terms of your Account Agreement with us, which is incorporated herein by reference.

By clicking "I Agree", you agree to the terms above and consent to receive the above-described disclosures, statements and mail by electronic means only.