

Noble Federal Credit Union

Electronic Delivery Disclosure

Authorization and Consent for Electronic Transmission of Ongoing Statement/Notices and Disclosures

In this Authorization and Consent, YOU refers to the member. WE refers to Noble Federal Credit Union.

The Electronic Signatures in Global and National Commerce Act (“E-SIGN”) gives consumers certain rights if they elect to receive consumer statements/notices and disclosures in electronic form. You may not consent to receive disclosures until we have provided you with this notice which explains your rights under E-SIGN. Please read this notice carefully, and let us know if you have any questions.

Before you consent to receive Noble Federal Credit Union’s online statement/notices and disclosures, you must read and accept the following terms and conditions.

- You have the right to have any record or disclosure that we send you electronically to be made available on paper.
- If you do choose to withdraw your consent, you may do so in the Online Statement Platform by selecting “Paper” on the Delivery Options page. In withdrawing your consent to receive electronic statements, you may be charged a monthly service fee as indicated on the Fee Schedule.
- Your consent to receive electronic statements and disclosures applies only to the following transactions or records: your periodic account and transaction activity for deposit and loan accounts, credit card statement of account, year-end tax statements, mortgage statement, electronic funds transfer notices, line of credit notices, overdraft account activity notices, Visa notices and certificate of deposit maturity notices. Disclosures available electronically include, but are not limited to Truth in Savings (TISA), Truth in Lending, Privacy Policy, Bill Pay Disclosure, Courtesy Pay, e.Checking Disclosure, CIP and Visa Agreement and Disclosure. Specific statements and/or notices and disclosures may be added or deleted from this list at the credit union’s discretion.
- By consenting to receive electronic statements/notices and disclosures, you agree that you will not receive such statements/notices and disclosures via the U.S. Postal Service.
- If you receive both a printed and electronic version of any of the statements, notices and disclosures, you may be charged a monthly fee as noted on the Fee Schedule.
- You must provide a valid email address to participate in online statement/notices and disclosures. When your online statement/notice or disclosure is available, we will send you

an email at your last email address. You must notify us if your email address changes by logging into your online banking account and clicking on "User Options." Once you have updated your email address, you must then visit the "Online Statements" platform by clicking on the "Online Statement" icon in order for the change to be in effect during the next statement cycle.

- You have the right to withdraw your consent to receive disclosures in electronic form.
- If you withdraw your consent to receive disclosures in electronic form, you must do so within the Online Statement Platform on the "Delivery Options" page.
- If you would like to receive a paper copy of a record or disclosure that you received electronically, please call the credit union at (559) 252-5000 or send a request in writing to Noble Federal Credit Union P.O. Box 8027 Fresno, CA 93747- 8027 or email the credit union at MemberServices@NobleCU.com.
- If you request a paper copy of a record or disclosure that you received electronically, you may be charged a fee (see the Fee Schedule for applicable fee). The minimum hardware and software requirements to receive our disclosures electronically are: access to the Internet and the ability to run Microsoft® Internet Explorer 5.5, FireFox 2.0, Safari 1.0 or higher. Additional free browser plug-ins may be required such as Acrobat Reader (version 6 or higher) and Adobe Flash Player.

You acknowledge and agree that the Internet is inherently insecure. While online security is a top priority at Noble Federal Credit Union, you agree we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any email or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity of or to verify any email or other electronic communication. Therefore, we may respond to any email at either the address provided with the communication, the email on your Signature Card or any other application or written communication actually received by us.

The Credit Union may change the terms and conditions of this disclosure from time to time by emailing the written notice to your email address as it appears in the online statement platform.

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