



As used in this e-Communications Agreement (“Agreement”), the words “we,” “our,” and “us” mean NASA Federal Credit Union and the words “you” and “your” refer to the person or persons consenting or declining to proceed with the electronic delivery of records as described in this Agreement.

This Agreement asks for your consent for us to give to you in electronic form all disclosures, information, communications, agreements and all other documents that are required or may be provided now or in the future in connection with your membership in NASA Federal Credit Union, share accounts you may establish with us, electronic funds transfers we may perform for you, loans we may make to you, and all other services we may provide to you, including, but not limited to, initial disclosures, periodic statements, change in terms notices, and privacy notices (“Records”).

Please read through the information in this Agreement before consenting to receive Records in electronic form. This Agreement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about receiving information in electronic form, please feel free to contact us at our Notice Address below.

Consent to Delivery of Electronic Records

By clicking the "Next" button, you agree to receive all Records electronically. If you print or download any confidential Records, be sure to store them securely just as you would with a paper-based Record from a financial institution.

Paper Records and Paper Copies

If you do not consent to electronic delivery of Records, you will have the option of receiving Records in paper form. In addition to electronic delivery, you may also request paper copies of this Agreement and other electronic Records. There may be a fee for paper copies and paper Records. Please refer to our current [Schedule of Fees](#). Requests for paper copies can be made by contacting us at our Notice Address below. Electronic Records are available in paper form for up to 5 years after they are created.

Your Right to Withdraw Consent

You have the right to withdraw your consent to receive Records electronically, in which case Records will be provided in paper form. You can contact us at our Notice Address below if you wish to withdraw your consent to electronic delivery. After we receive your withdrawal and have a reasonable period of time to act on it (but not longer than 30 days), you will receive future Records in paper form. There may be a fee for paper Records. Please refer to our current [Schedule of Fees](#).

Hardware and Software Requirements

To access our electronic Records, you will need a personal computer that has the capability of running software that can access the Internet and that can send and receive electronic mail. For accessing the Internet we recommend that you use either Netscape Navigator 4.7 or higher or Microsoft® Internet Explorer 5.0 or higher. If you are reading this online, you have the necessary hardware and software to access our notices.

To open and view any electronic Record we send, your computer system must be equipped with Adobe Acrobat software version 4.0 or higher. You may download Adobe Acrobat for free at www.adobe.com. For maximum performance, we recommend that you use either Netscape Navigator 4.7 or higher or Microsoft® Internet Explorer 5.0 or higher. To retain a copy of an electronic Record, you will need a printer attached to your computer capable of printing web pages. To save your documents on your computer's hard drive or to some other media such as a CD-Rom, you can use the "Save" feature of your Internet software.

You are responsible for configuring your system (i.e., installation, maintenance, and operation of the hardware and software) to accommodate these computer requirements. We are not responsible for any errors, failures, or malfunctions of your hardware or software, nor are we responsible for any computer virus or related problems that may be associated with the use of an on-line system. In the event of any conflict between this Agreement and any instructional material provided with the hardware or software regarding our obligations to you, the terms of this Agreement will apply. If we change the minimum hardware or software requirements needed to access or retain Records electronically, and the change creates a material risk that you will not be able to access or retain a subsequent Record, then before the change takes effect we will notify you of the new requirements via email to your email address in our records.

NASA Federal Credit Union Notice Address You may communicate with us (including to update your email address) by e-mailing ebranch@nasafcu.com or by calling 301-249-1800 or toll-free 1-888-NASA-FCU (1-888-627-2328).