



ELECTRONIC RECORDS AGREEMENT DISCLOSURE

Effective Date: 12 /09/2011

You are entering into a contract to establish a Bank-Fund Staff Federal Credit Union Membership, account, and/or other available accounts and/or services as may be offered from time to time. In order to do so, we must provide you with some important documents which you must agree to accept electronically. These documents include:

Membership Application/Signature Card
Account Designation Form
Share Account Agreement
Privacy Policy Notice
Funds Availability Policy
Truth in Savings Disclosure
Electronic Fund Transfers Disclosure
Fee Schedule

We will also provide instructions for signing and returning the **Membership Application/Signature Card**, and other required documentation and information, and instructions about any additional services you select.

Your Consent is Required – You must consent to receive the related legal disclosures, share account agreements, Membership Application/Signature Card and instructions before we can provide them to you electronically. This consent is effective until withdrawn by you. Agreeing to accept legal disclosures and share account agreements means that once BFSFCU presents them to you, and if, you click to accept them, they will apply to you and your accounts.

You may withdraw your consent for electronic delivery of legal disclosures, share account agreements and instructions in the future, but doing so will not effect the legal effectiveness, validity, or enforceability of electronic records that were made available to you prior to the effective date of your withdrawal. To withdraw your consent, you may contact us via the Secured Message Center in BFSFCU's Online Banking or by calling us at 202 212 6400 or 1 800 923 7328.

Paper Copy of Disclosures, Agreements and Instructions – If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our website. If you do not consent to receive an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the membership and/or an account via Online Banking. If you consent to receive the legal disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting us. We will not charge you fees for providing a paper copy of the disclosures, agreements, and instructions.

System Requirements to Access Information – To receive an electronic copy of the requested or required file, you must have the following equipment and software:

A personal computer or other access device, which is capable of accessing the Internet (i.e., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provided). Your access to this page verifies that your system meets these requirements.

You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader (available at www.adobe.com) and you must have a valid e-mail address. If BFSFCU determines that an e-mail message to you regarding any disclosure is undeliverable, we may choose to mail that disclosure to you using US mail to your last known address of record. Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

To retain a copy of the requested file, your system must have the ability to either download to a disk drive or print PDF files.

Membership Application/Signature Card and Identifying Information required in paper form –

Before you will be granted full access to and use of your account and related services, BFSFCU must receive and verify the Membership Application/Signature Card, a copy of two pieces of valid identification, and other designated forms. In order to sign and return the Membership Application/Signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the Membership Application/Signature Card, and required forms on plain white 8 ½ x 11 inch paper.