



Electronic Consent Form

By opening your new account or loan online, you are receiving your account terms, conditions and disclosures through electronic means. Electronically delivered documents have the same legal status as paper copies.

Please read this information carefully because it explains your rights and obligations regarding your choice to receive Atlantic Federal Credit Union records in an electronic format. By accepting, you agree to receive Atlantic Federal Credit Union records in an electronic format rather than sent to you in paper form via the U.S. mail. Please print and keep this information for future reference.

Atlantic Federal Credit Union reserves the right to terminate this service, change the terms of your use of this service or send Atlantic Federal Credit Union records by U.S. mail at any time. Atlantic Federal Credit Union will provide you with notice of any such termination or change as required by law.

By checking the box below, I/we understand and certify that:

- My/Our decision to receive Atlantic Federal Credit Union records electronically is voluntary and can be revoked at any time by modifying my/our election through Internet Branch online banking or by calling Atlantic Federal Credit Union at **(800) 222-1329**. Other than fees for paper copies set forth in the Atlantic Federal Credit Union Fee Schedule, there are no fees or penalties for electing to withdraw.
- This consent applies to correspondence available in an electronic format except those specifically prohibited by law. In the event that some Atlantic Federal Credit Union records are not available electronically, we will mail them to you via U.S. mail.
- In order to access and retain copies of my/our online Atlantic Federal Credit Union statements or other related records/notices electronically, I/we need to have Internet access with a compatible browser.
- I/We have provided a valid email address to receive notifications from the Atlantic Federal Credit Union regarding my/our Atlantic Federal Credit Union records. This is the email address I/we have on record through Internet Branch online banking.

By selecting "I Agree" below, I/we certify that the following email address is current and active and a reliable means of receiving electronic communications from Atlantic Federal Credit Union.

- Upon change of my/our email address, I/we will notify Atlantic Federal Credit Union of the change so future notification of Atlantic Federal Credit Union records may be sent.
- I/We understand that upon request, paper copies of Atlantic Federal Credit Union records received electronically can be obtained subject to applicable fees set forth in the Atlantic Federal Credit Union Fee Schedule.

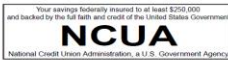
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By checking the box, I/We certify that I/we have read and agree to the above terms and conditions consent to receive electronic communications, and have the ability to receive such communications.

- I/We Agree to the above terms and conditions

ATLANTIC FEDERAL CREDIT UNION
37 MARKET STREET
KENILWORTH, NEW JERSEY 07033
www.atfedcu.com



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