

CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

Please read this information carefully and print a copy/and or retain this information electronically for future reference.

Introduction

You are requesting to access and use Arizona Federal's CU Online electronic banking application. In order to authorize this service option, we need you to consent to our giving you certain information electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Electronic Records") from Arizona Federal.

Withdrawing Consent

You have the right to receive a paper copy of any Electronic Record we provide if applicable law requires us to do so. Also, you may withdraw your consent and revoke your agreement to receive records electronically. To receive a paper copy of certain Electronic Records or to withdraw your consent and agreement to receive Electronic Records, write to us at the following address: Arizona Federal Credit Union, P.O. Box 60070, Phoenix, Arizona 85082-0070. You may also call us at (602) 683 1000.

Any Electronic Records provided to you electronically prior to a withdrawal of consent will not impact the validity and enforceability of prior records provided electronically.

Hardware and Software Requirements

To access and retain Electronic Records you must use a PC, mobile device or other device with the capacity to interface by modem or otherwise with the Credit Union's or our agent's system.

Your Ability to Access Electronic Records

You acknowledge that you can access Electronic Records from your PC or mobile device.

Changes to Your Contact Information

You agree to keep us informed of any change to your electronic or mailing address. Write to us or call us regarding any such changes.

Consent

By clicking "I Agree" you acknowledge receipt of this document and consent to electronic delivery of such Electronic Records. Your consent and agreement applies to all Electronic Records now and in the future. All agreements with the Arizona Federal are subject to the terms and conditions of the Accounts and Services of Arizona Federal Membership Agreement.

You consent and agree to having all records delivered in electronic form and to doing business with Arizona Federal electronically. You agree to the same terms that apply to a signed agreement and that submitting this consent and accepting these terms constitutes your signature as though the same were physically signed by you. If there is a joint account owner/user, you represent and warrant that the joint account owner/user has authorized the receipt of Electronic Records.