

E-SIGNATURE AND ELECTRONIC DISCLOSURES AGREEMENT

Please review this document carefully and either save it electronically or print a copy for your reference.

This E-Signature and Electronic Disclosures Agreement (“Disclosure”) applies to all communications related to our Online Deposit Account Application Service.

Scope of Communications to be Provided in Electronic Form

When you use the Online Service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, unless and until you withdraw your consent as described below. Your consent to receive electronic communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the products and services available through this Online Service
- Notices or disclosures about a change in the terms of your Account Application
- Privacy policies and notices

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via email or (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by contacting us at MRCAdmin@gfafcu.com. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. Once your withdrawal of consent is processed, use of this Online Service will be terminated.

How to Update Your Records

It is your responsibility to provide and maintain a current email address. You can update information (such as your email address) by clicking on the “Change Security Profile” link within the Banking Service Center and then clicking on “Email Address” at the top left side of the page.

Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Access to a personal computer or tablet
- An Internet browser that supports 128 bit encryption
- An Internet browser, operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our website
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An email account with an Internet service provider and email software in order to participate in our electronic communications programs

Requesting Paper Copies

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, please submit your request to MRCAdmin@gfafcu.com. Paper copies will be provided within a reasonable period of time after your request is made. Once your request for paper copies is processed, use of this Online Service will be terminated.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

Consent

By selecting "I accessed, reviewed, and consent to the E-Signature and Electronic Disclosures Agreement," you consent to receive all communications regarding products and services that are offered through this Online Service electronically. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address to which we may send electronic communications to you.