



Electronic Communications Agreement

I understand that I have the option of receiving statements, records, disclosures, newsletters and other communications (collectively "records") from Central Florida Educators' Federal Credit Union ("CFE") on paper or otherwise in non-electronic form. However, I prefer to receive all records electronically, to use my electronic signature where feasible and to generally conduct paperless business with CFE.

I understand that I have the right to withdraw consent to receive records electronically and may receive records in paper format. I understand that CFE may choose to send me records in paper format regardless of this Agreement. If I withdraw consent or request a paper copy of an electronic record, I understand that CFE may elect to charge me fees, which would be located on CFE's Fee Schedule. I understand that my consent may be withdrawn through electronic means by sending an Electronic mail message ("E-mail") with my name and mailing address to info@mycfe.com, within MATT Web, visiting a branch, by calling CFE toll-free at (800) 771- 9411 or in Orlando at (407) 896-9411, option 3, at the Member Services Center, or by writing to CFE Federal Credit Union, Attn: Member Services, 1000 Primera Blvd., Lake Mary, FL 32746, with my name and mailing address. I may also use these means to obtain a paper copy of an electronic record. I understand that it shall be my responsibility to continuously update CFE with my contact information, but particularly if I switch from electronic to paper statements.

I understand that by consenting to receiving electronic records, I am consenting to do so relating to all records sent by CFE now or in the future, unless I cancel this authorization. This consent is broad and applies to all categories of transactions I conduct with CFE.

Following is the minimum hardware and software requirement for access to and retention of electronic records, and I affirmatively state that I have the ability to meet these requirements in order to view electronic records:

Windows Minimum Requirements

- Windows 98 or newer
- Minimum 16 MB RAM
- 486/66 Processor (Pentium – class processor or better preferred)
- Internet Explorer 6 or newer
- Internet Connection

Mac Minimum Requirements

- Mac OS X
- 128 MB RAM Minimum
- Safari Browser

I understand that from time to time there might be additional hardware or software requirements necessary to receive electronic records from CFE and that I will be responsible for informing CFE if I am not able to access my records electronically.

I have read the foregoing and affirmatively consent to receiving electronic records from CFE at the valid e-mail address that was provided as part of the on-line account opening process. I understand that if I change e-mail addresses or any other contact information, it is my responsibility to update CFE. I confirm that I have the ability to access all such records in an electronic format and have chosen to do so on behalf of all joint owners on this account, if any.