

Electronic Statement, Disclosure and Notice Authorization

You have the right or option to have consumer disclosures, notices, and statements provided to you in paper form. You may withdraw your consent for the provision of electronic consumer disclosures, notices, and statements at any time. This consent to receive electronic disclosures applies to all consumer disclosures, notices, and statements provided to you by the Credit Union. If you withdraw your consent, consumer disclosures, notices, and statements will be provided to you in paper form. To withdraw your consent, to change your email address with the Credit Union or to request paper copies of electronic consumer disclosures, notices, and statements please log-in to online banking or by visiting any branch. Please check the Credit Union's fee schedule located at www.bmifcu.org or at each branch for any fees associated with receiving these documents, or copies of these documents in paper form. In order to consent to the electronic delivery and receipt of consumer disclosures, notices, statements and any other document that would otherwise be provided to you in paper form you will need the following hardware or software:

- To receive electronic records from the Credit Union, you understand that the use of a device such as a personal computer (PC) or other electronic device that has a graphical user interface, or "browser", capable of accessing and viewing electronic communications reasonably expected to reside on and transmit with the Internet will be required.
- Additionally, various software, such as that which can view an electronic file in a portable document file (pdf) format may be required to view certain electronic communications.

Our system is currently designed to operate using World Wide Web technologies and protocols. Our system uses strong encryption, depending upon the specific browser being used to access the system. Some browsers may require an update to their security certificate to properly connect to the system. The Credit Union reserves the right to increase the minimum encryption requirement at any time consistent with security industry best practices.

Many electronic communications sent and received over the Internet can be and are often intercepted by unauthorized recipients, beyond the control of the Credit Union. By authorizing the delivery of documents electronically, you understand and agree that, to the extent permitted by law, the Credit Union cannot and will not be liable for any damages or incidents due to the unauthorized receipt of electronic communications sent by or received from you where such unauthorized receipt is beyond the control of the Credit Union.

I hereby consent to the electronic delivery and receipt of all consumer disclosures, notices, statements, promotional materials, and any other documents of any nature that would otherwise be provided to me in paper form. I understand that I have the right to receive the aforementioned documents in paper form if I so choose and that I may withdraw consent to receive electronic documents at any time. I understand that by electing to receive the above electronically, I will not receive these documents in paper form by mail or otherwise. I may receive delivery of these documents electronically or in paper form, but not both. I understand that I must inform the Credit Union of changes to my email address.