



AUTHORIZATION AND CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

By providing this Authorization and Consent ("Consent") you agree that Baylands Family Credit Union may electronically send you required written disclosures, notices and other communications (collectively "Disclosures") to the e-mail address in our system.

If you prefer not to provide your Consent, Baylands Family Credit Union will provide you the Disclosures in a paper form. Even if you choose to provide this Consent, you also have the option to receive any information provided electronically in paper form, although you may incur a fee. Please refer to our Fee Schedule.

Right to Receive Paper Document. You have the right to have any document provided in paper form. If you want a paper copy of any document sent to you by e-mail, send your request to the Credit Union at the U.S. Mail or e-mail address provided below.

Email for Baylands Family Credit Union: info@baylandsfcu.org

U.S. Mailing Address: Baylands Family Credit Union, PO Box 392, West Point, VA 23181

Right to Withdraw Consent. You may also withdraw your consent to use or accept the records electronically at any time. In order to withdraw your consent you may contact us by e-mail, U.S. Mail, or call us at **(888) 843-2520**. Please indicate your name, address, daytime phone number, and the type of transaction you are withdrawing your consent to, but do not include any account numbers, personal identification numbers (PIN), or other information that is used for security purposes. The legal validity and enforceability of the electronic documents, signatures and deliveries used prior to withdrawal of consent will not be affected.

Changes to Your E-Mail Address. You should keep the Credit Union informed of any change in your electronic or e-mailing address. Please contact the Credit Union as promptly as possible by U.S. Mail or e-mail at the address provided above regarding any such changes. If you should change your e-mail address in the future, please forward the updated information to this Credit Union at any of the addresses above for our records.

To receive electronic records, you understand that the use of a device such as a personal computer ("PC"), tablet, cell phone, or other types of personal computing technologies that have a graphical user interface, or "browser", capable of accessing and viewing electronic communications reasonably expected to reside on and transmit within 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 which are adaptable to a wide variety of end user systems. More specifically, our system uses SSL encryption and requires a browser with an appropriate Root CA Security Certificate and uses 40-128 bit 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.

You agree and understand that the information you have elected to receive electronically is confidential to you. Baylands Family Credit Union is not responsible for unauthorized access to your e-mail address or for any damages, including direct, indirect, special incidental or consequential, caused by any such unauthorized access or for any computer viruses or related problems affecting your computer access.

Once you provide your Consent, Baylands Family Credit Union will send an e-mail to the address to confirm that you can receive communications at your designated e-mail address.