Online Service E-Sign Disclosure and Consent

This notice is being provided to you to inform you that you will receive important initial account opening disclosures including the Membership Account and Agreement, Interior Federal Disclosure, which includes the Electronic Funds Transfer Act, Funds Availability Policy, Truth in Savings Act and Interior Federal's Schedule of Fees. In addition to these, you will also receive Interior Federal's https://interiorfederal.org/privacy-policy.

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by visiting https://www.interiorfederal.org/about/policies-disclosures/.

This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

Scope of Communication to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with all credit union communications, disclosures, notices, agreements and documents ("Records") in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service are available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- 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 e- mail, (2) by access to a web site that we will designate in an e-mail 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 selecting that option under your "E-Communication Preferences" section, which is accessible from your Account Homepage by clicking on the "Manage my Settings" link. No fees will be imposed to process the withdrawal of your consent to receive electronic communications; however, your access and use of the Online Service will be terminated. 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.

How to Update Your Records

It is your responsibility to provide and maintain a current e-mail address. You may update information (such as your e-mail address) by logging into Digital Banking and click the “My Info” tab. Then you will find the personal information section for the applicable member, update the email address, and click the “Update” button. To change your address, you can also login to digital banking, My Info and select “physical address.” You may also send your written request to 12201 Sunrise Valley Drive, MS700 BA208, Reston, VA 20192-0002.

Hardware and Software Requirements

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

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- Access to a personal computer.
- An 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 e-mail or by access to our web site using one of our supported browsers: Google Chrome, Mozilla Firefox, Safari and Microsoft Edge.

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 by visiting www.interiorfederal.org, log into digital banking, click the Support link, and Secure Email and Knowledge Base. From there you can click Messages and New Message to send us a secure email. Include your account number and "Paper Copy Request" in the description section. This is a secure form.

Communication 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 "Yes, I consent to E-Communication," you consent to receive all communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.