

Consent to Electronic Receipt of Electronic Consumer Disclosures

From time to time, the loan processor may be required by law to provide you certain written notices and disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your online account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, then please confirm your agreement by clicking the checkbox associated with this agreement.

Getting paper copies

At any time and without charge, you may print a paper copy of a disclosure or other document provided to you. You may also request a paper copy of any record provided or made available electronically to you by us by calling 202-888-4320 or emailing penfed@purefy.com.

Please note that a request for a paper version of any disclosure or document will not by itself constitute a withdrawal of consent to receive communications from us electronically.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time and without charge change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. You may withdraw your consent by: (1) calling us at 202-888-4320 or (2) sending us an email at penfed@purefy.com regarding your withdrawal.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will significantly slow the speed at which we can complete certain steps in transactions with you and delivering services to you. In addition, if you withdraw your consent to receive communications electronically, you will lose any applicable benefits that were promised in return for your agreement to receive communications electronically.

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically. Please contact us by calling 202-888-4320 or emailing us at penfed@purefy.com.

Advising the Loan Processor of your new email address

To let us know of a change in your email address, you must send an email message to us at penfed@purefy.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address. In addition, you may call us to provide your new email address at 202-888-4320.

Hardware/ Software	Min Requirement
Operating Systems:	Windows 8 or Windows 10 or iOS 8 or iOS 9
Browsers:	Final release versions of Internet Explorer 10.0 or above; Mozilla Firefox 19.0 or above; Opera 29.0 or above; Safari 5.0.2 or above and Google Chrome 32.0 or above
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

All notices and disclosures will be available to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you as well as other, non-required communications. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described above. Please also see the paragraph above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to email this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the checkbox.

By checking the checkbox, I confirm that:

I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES; and I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and until or unless I notify the Loan Processor as described above, I consent to receive, exclusively through electronic means, all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to me by the Loan Processor during the course of my relationship with you. I acknowledge and consent that delivery of documents and information to me by the Loan Processor electronically means that such documents and information may be presented to me primarily via on-line presentation within my on-line account.