ELECTRONIC ACCOUNT ENROLLMENT AGREEMENT AND ESIGN DISCLOSURE & CONSENT FORM

Please read this Electronic Account Enrollment Agreement and ESIGN Disclosure & Consent Form (this "Agreement"), in-full, including the below Electronic Notices and Forms Disclosure, before affirming your consent to accept legal notices and disclosures in an electronic format rather than a paper format.

DEFINITIONS

The words "we," "us," and "our" mean Northwest Federal Credit Union and the words "you" and "your" mean you, the individual(s) who are applying for membership and/or to establish an account or additional services with us (such account and services being an "Account").

ELECTRONIC NOTICES AND FORMS DISCLOSURE

You agree that we may provide you with any communications relating to an Account in electronic format, unless and until you withdraw your consent as described below. Your consent to receive electronic communications includes, but is not limited to: initial disclosures or agreements for your membership, Account(s) or associated payment features. Such communications being "Communications".

ELECTRONIC DELIVERY

Communications that we provide to you in electronic form will be provided either: (1) via e-mail at the e-mail address you specify on this disclosure; (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; or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose. You may view, print, and/or save the Communications provided to you for future reference.

If you need help printing or if you need a paper copy, please contact us at 703-709-8900 or 1-844-709-8900.

HARDWARE AND SOFTWARE REQUIREMENTS

You do not need any special hardware or software to access Communications. However, prior to consenting to this Agreement, you should verify that you have the following required hardware and software:

- Email access with an external email address;
- Computer or Internet access device (such as a smartphone);
- Web browser that can support 128-bit encryption;
- Program which reads and displays PDF documents, such as Adobe Reader software (most computers already have this software installed but you can get a free download from www.adobe.com); and
- Access to a printer or storage medium such as a hard drive so that you can download and/or print Communications for your records.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access Communications, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

HOW TO WITHDRAW CONSENT

You may opt-out at any time by contacting our Member Service Center at 703-709-8900 or 1-844-709-8900. If you opt-out, we will resume delivery of your paper Communications by U. S. Mail. There is no fee associated with the reinstatement of paper Communications.

FEDERAL LAW

You acknowledge and agree that your consent to Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

EMAIL ADDRESS CHANGES

In order to provide notifications, we must maintain current member email addresses at all times**.** It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information as soon as possible to avoid any delay in receiving Communications from us. You may update your personal contact information in online banking by clicking on the Settings/Contact page or completing the Change of Address Form and returning it via fax to 703-925-5113, mail to PO Box 1229 Herndon, VA 20172-1229 or to a branch location.