

Electronic Disclosure and Consent Agreement

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction. Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open account through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- Your consent applies only to disclosures and notices regarding your accounts, including your periodic account
- Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- You can withdraw your consent at any time by calling or writing to us at the number or address listed below, and
- By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Your Right to Withdraw Consent

You have the right to withdraw your consent to receive any future disclosures, notices, terms and conditions, and other documents electronically. If you withdraw consent, you may not be able to open additional accounts or request additional products and services online, or view, print or download electronic communications. To withdraw your consent, call us at 302.678.8000 or write to us, Dover Federal Credit Union, Attn: Member Resource Center, 1075 Silver Lake Blvd. Dover, Delaware, with your request.

System Requirements to Retain Information

To retain a copy of the disclosures, notices, terms and conditions, statements, agreements, confirmations or other information delivered electronically, your device must have the ability to download and with sufficient hard-drive space to store and view PDF or HTML files.

Agreement

By submitting this application, the applicant has read, understands and agrees to the terms and conditions disclosed in the Membership and Account Agreement, Truth-in-Savings, Electronic Funds Transfers and Funds Availability, Current Rates, Fee Schedule, Check21: Substitute Checks & Your Rights, Privacy Policy and Electronic Disclosure and Consent form, if applicable, and to any amendment the lender makes from time to time which are incorporated herein. Please print copies for your records. You may access copies online at any time by logging into <https://www.doverfcu.com> and clicking on the [Disclosures and Forms](#).