

ELECTRONIC RECORD AGREEMENT AND DISCLOSURE

Consent to receive statements and other records electronically

You must consent to receive electronic delivery of account statements and other records (described more fully below) that We are required to provide to You in writing.

If You wish to consent to electronic delivery of Your statements and other records, please log into to Our internet Online Banking platform, click *Services* from the menu, select *Opt-Out Paper Stmt*s and then *Electronic Statements* from the drop down menu next to Delivery Preference. Click to accept the E-statements Delivery Disclosure, then click *Submit*. We will send an email to the email address You provided to confirm that it is valid and that You can receive Your account statements and other records electronically. If the email address is invalid, and we are unable to obtain a valid email address from You, We will advise You that Your enrollment was unsuccessful and require You to re-enroll with a valid email address.

Categories of records subject to electronic delivery

By consenting to receive electronic delivery of account statements and other records, You are agreeing to receive the following records electronically: account statements, certificate renewal notices, account agreement updates or changes, legal and regulatory notices and disclosures, newsletters and any other items You would otherwise receive by mail or with Your paper statements.

Method of electronic delivery

Once You have consented to electronic delivery, We will make Your account statements available to You by sending You an email stating that Your statement is available for viewing. The email will have a link to Our internet Online Banking platform where You can view Your statement electronically after logging into Your account.

Other electronic records will either be made available to You via Online Banking or by delivery to the email address that You provided to Us.

In the event that We are unable to deliver any record that We provide or make available to You electronically due to an invalid email address, We will attempt to contact You to obtain a valid email address so that We can attempt to re-send the subject record(s) electronically. If We are unable to contact You, or You do not provide Us with a valid email address, We will send a paper copy of the record to You at Your mailing address. If that happens, We may charge You a fee in accordance with Our fee schedule.

Getting paper copies

You have the right to receive paper copies of any record that We provide or make available to You electronically. You will have the ability to download and print any documents We send to You electronically for a period of time after We send them to You. Thereafter, or if You want Us to send you paper copies of any electronic documents, you must contact us:

- By calling Member Service at 215-931-0300 or 800-228-8801
- By contacting our Member Service Department at PFFCU.org/Contact-us
- By visiting a Branch

Your request must state Your full name, email address, U.S. Postal Address, telephone number, and account number. Please note that if You request a paper copy in addition to the electronic record, We may charge You a fee in accordance with Our fee schedule.

Withdrawing your consent

At any time, You may withdraw Your consent to receive records only electronically and instead receive records in paper format. To do so, log into Our internet Online Banking platform, click *Services* from the menu, then click *Out-Out Paper Stmt.* Select *Paper Statements* from the drop down menu then click *Submit*. You may also contact us by any of the methods set forth above. The request must state Your full name, email address, U.S. Postal Address, telephone number, and account number. We do not need any other information from You to withdraw consent.

Updating your personal information

You must keep Us informed of any change Your personal information, including the email address that We will use to send You electronic records. To let us know of a change, you can contact us by any of the methods set forth above. For a change to Your email address, the request must state your previous email address and your new email address.

Required hardware and software

| | |
|---------------------------|---|
| Operating Systems: | Windows 8, Windows 10 and Mac OS® X; iOS and Android |
| Browsers: | Current versions of Microsoft Edge, Google Chrome, Apple Safari® or Mozilla Firefox |
| Email: | Access to a valid email account or mobile phone number |
| Enabled Security Settings | Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection <ul style="list-style-type: none"> • Allow per session cookies |

** These minimum requirements are subject to change. If these requirements change, We will inform You of the revised hardware and software requirements, at which time You will have the right to withdraw Your consent.

Acceptance of Agreement

Your enrollment for electronic delivery of account statements and other records constitutes Your written signature and consent to be bound by the terms of this Agreement and disclosure and to receive delivery of Your account statements and other records electronically.