

## E-Sign Disclosure

Disclosures for the deposit account(s) you wish to open online can be provided in electronic form. Before proceeding, you must read and accept the below terms by **entering the code provided when prompted**.

1. In this consent "we", "us", and "our" are used to refer to FedEx Employees Credit Association. All disclosures may, at our discretion, be in electronic form for you to review online and download and/or print. Your consent applies only to the opening disclosures and notices for the deposit accounts opened during this online session.
2. Paper copies of electronic-form disclosures are only provided upon request. Call or write us at the number or address listed below, or simply download the document for printing.
3. You have the right to withdraw your consent at any time by calling or writing us at the number or address listed below.
4. By consenting to receive disclosures and notices electronically, you agree to provide us with the information necessary for electronic communication (such as current email address). You are required to update any changes by calling or writing us at the number or address listed below.
5. The requisite hardware and software for accessing and retaining our electronic disclosures is below. Consenting to receive disclosures online also verifies you have the requisite hardware and software to view the disclosures:
  - a. A personal computer or other device capable of accessing the internet
  - b. A web browser which supports 128-bit SSL encrypted communications
  - c. Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

**CODE: 123456**