

FEDERAL E-SIGN ACT DISCLOSURE AND CONSENT

Please read this Federal Electronic Signature in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the boxes on the website, you consent to the electronic delivery of the following documents (hereafter referred to as the Documents): disclosures, agreements, change notices, terms and conditions, account statements, and any other documents, both for this transaction and in the future. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested. Once you consent to receive the account opening disclosures electronically, you may request paper copies, which may result in a fee.

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Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting "Download." Select your printer and click OK or select SAVE to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

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- 2. System Requirements to Access Information. To receive an electronic copy of the Documents you must have the following equipment and software:
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- 4. How to Update Your Records. It is your responsibility to provide us with rue, accurate and complete e-mail address, contact and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your email address) by emailing us at info@pinnaclefcu.com or by telephone at (732)225.1505/ (800)742-5050 or by postal mail at 135 Raritan Center Parkway, Edison, New Jersey 08837. We may require you to fill out an additional form.

| Member Number: | |
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| Member Name: | Joint Owner Name: |
| Member Signature: | Joint Signature: |
| Date: | Date: |