

Consent for Electronic Disclosures under the Electronic Signatures in Global and National Commerce ACT

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

Introduction: You are submitting a request for RCFCU@HOME (Home Banking) pre-qualification (hereinafter, a "Request"). Richmond Community Federal Credit Union can only give you the benefits of this service by conducting its business through the Internet. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from Richmond Community Federal Credit Union. By completing and submitting a Request through Richmond Community Federal Credit Union, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

Electronic Communication: Any Disclosures related to your Request will be provided to you electronically through www.richmondcommunityfcu.org. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to Richmond Community Federal Credit Union, P.O Box 15, Gracewood, Georgia, 30812-0015. Paper copies will be provided to you at no charge.

Consenting to Do Business Electronically: Before you decide to do business electronically with Richmond Community Federal Credit Union, you should consider whether you have the required hardware and software capabilities described below.

Scope of Consent: Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this Request.

Hardware and Software Requirements: A personal computer with Internet capabilities, Compatible modem with phone line attached, Netscape 4.7 or higher, Microsoft Internet Explorer 5.0 or higher, or America Online 5.0 or higher.

Withdrawing Consent: This agreement will remain in effect until you or the credit union terminates it. You understand that you may cancel this agreement at any time by notifying us electronically, by mail, by phone, or at any one of our branch locations. The credit union may cancel this agreement and terminate your use of any services for any reason, at any time. We will try to notify you in advance, but we are not obligated to do so.

Changes to Your Contact Information: You should keep us informed of any change in your electronic or mailing address. You may contact Richmond Community Federal Credit Union, P.O Box 15, Gracewood, Georgia, 30812-0015 (Attn: RCFCU@HOME); .email us from our website, or call 706-790-1776.

YOUR ABILITY TO ACCESS DISCLOSURES: BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

CONSENT: BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH RICHMOND COMMUNITY FEDERAL CREDIT UNION