

Honda Federal Credit Union Consent to Receive Electronic Account Documents

We are delighted that you are considering enrolling in Honda Federal Credit Union's eDocuments. After you read the following information, you may consent to receive Honda Federal Credit Union eDocuments to replace all of your future paper account statements and related notifications, including the following notices: Courtesy Pay, Credit Over Limit, Monthly and Quarterly Account statements, Negative Credit Reporting, Non-Sufficient Funds (NSF), Notice of Transfer, Overdraft Transfer Limitation, Over Limit Condition, Past Due Payment, Safe Deposit Annual Fee, Share Certificate Maturity, Stop Payment, Tax Notices, Ten-Day Bump Certificate Period, Uncollected Funds, VISA Statements, or any account-related documents, by clicking on the "Consent" button below. If you select eDocuments, you will also be consenting to electronic delivery of account-related notices and other regulatory information that you would normally receive in the envelope with your paper account statements (collectively, "statement inserts"). Please note that there are some notices that will not be available for eDelivery and will be mailed directly to the member.

By enrolling in Honda Federal Credit Union's eDocuments, you agree to receive Honda Federal Credit Union's Internet Bill Pay product for free, whether you already use the product, or sign up for the product in the future. If, at any time, you cancel eDocuments and continue to use Honda Federal Credit Union's Internet Bill Pay product, you agree to pay a \$6.00 per month charge for continued use of the Internet Bill Pay product.

Important Information about Account Statements

An Account Statement is a document required by regulation that we send you following the end of a month or a quarter in which you conducted some activity in your account. Every member receives an account statement at the end of each calendar quarter regardless of account activity. The statement provides important information about your account such as the transactions you conducted, the overall value of your account at the end of the statement period, any other account information, and key terms and conditions governing your account.

Important Information about Account Notices

An Account Notice is a document required by regulation that we send you that contains important information regarding your account. The account notice provides important information about your account such as the transactions you conducted, the overall value of your account at the end of the maturity period, or any other account information, and key terms and conditions governing your account.

Important Information about Tax Notices

An account Tax Notice is a document required by regulation that we send you following the end of every calendar year. You must have a minimum interest earned of \$10 for a deposit account and a minimum of \$600 interest paid for a mortgage loan in order to receive a tax notice from Honda FCU. The account tax notice provides important information about your account such as the transactions you conducted, the overall value of your account at the end of the statement period, any other account information, and key terms and conditions governing your account and is to be used for tax purposes.

Email Notifications and eDocuments: How They Work

With eDocuments, we notify you by email when your account statements or notices are ready to be viewed. The email notification will contain a link for you to access www.hondafcu.org where, after you log into Internet Banking, you will click on the 'eDocuments' button on the left hand side of the page. Once you click on the 'eDocuments' button, you will see links to

view statements, notices or tax notices. From the time you enroll, we will maintain at the same location your most recent account statements and notices, going back up to 18 months on a rolling basis.

Email delivery of the notification for your account statement(s) or notice(s) with a link to our secure web site can offer significant advantages in terms of speed and convenience. Generally, we can deliver eDocuments to you within four business days of the end of the statement period. You will be able to print Honda Federal Credit Union eDocuments in print-friendly Portable Document Format ("PDF"), provided that your computer has a browser that is able to view and print dynamically-generated PDF. In order to generate the PDF version, you will need to have Adobe Acrobat Reader on your computer (see additional information below). You may save eDocuments by storing the link on your computer or by downloading and saving the documents the way you would any other file from the Web. Depending on, among other things, your record keeping practices and your comfort level with and ability to print and store electronic documents, you should decide whether electronic statements or paper statements are best for you.

Electronic Formats and Access

In order to receive the email notification that your statement or notice is ready, you will need access to a computer that allows you to receive email and an account with an email service provider compatible with your email software.

In order to access your Honda Federal Credit Union eDocuments, you will need to log in to your account. For viewing, printing, storing, or downloading your Honda Federal Credit Union eDocuments, we will provide them in PDF format. To access the PDF format, you will need Adobe Acrobat Reader and a browser that can print dynamically-generated PDF. For example, if you have Internet Explorer 5.5, you may not be able to view and print the eDocument in PDF.

In addition, you must have a printer capable of printing your eDocuments and understand that we recommend that you do so. In the alternative, you must have and maintain the ability to electronically save and visually display your eDocuments on your computer screen.

To see whether you already have Adobe Acrobat Reader installed on your computer, please view the test document below:

Test Document

If you do not see a document that reads "Honda Federal Credit Union Consent to Receive Electronic Account Statements" then you do not have Adobe Acrobat Reader installed on this computer. For your convenience the eDocument Delivery Page within Internet Banking at www.hondafcu.org includes a link to the Adobe Web site where you can download the necessary software for free at any time. The download process may take several minutes. You should follow Adobe's instructions for the download, and Adobe's terms and conditions govern your use of the Acrobat Reader. If you would like to take the time now to download the Adobe Acrobat Reader, please click on the link immediately below, which will take you to our generic jump page with download instructions. When you successfully complete the download, please return to this page (either by book-marking it or using the "back" or "history" button on your browser) to complete the eDocuments subscription process.

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Security Information

We will maintain your Honda Federal Credit Union eDocuments behind the security "firewall" through our internet banking. This provides the same security for your Honda Federal Credit Union eDocuments that protects all of your account information on the Web. We will notify you that your Honda Federal Credit Union eDocuments are ready through unencrypted email, which will not include your account number or any other personal financial information. Be aware that if you elect to provide a work email address, your employer or other employees may have access to your email.

Email Address Changes Or Unsuccessful Email Notification Deliveries

In the event that you change your email address, it is your responsibility to provide us with a new address for your Honda Federal Credit Union eDocument notifications by clicking on User Options. You may also change your email address by calling your Contact Center 1-800-634-6632. If we have any reason to believe that our email notification has not reached the email address we have on file for you, we will make an attempt to reach you to resend the notification. If we are unable to contact you, we will send you a letter explaining that we have had to discontinue your enrollment in eDocuments. The letter you receive will provide instructions on how you can enroll again. In the meantime, we will begin sending you paper statements by U.S. mail.

IMPORTANT: If you have HFCU Bill Pay and are automatically reverted back to paper statements you will incur the monthly \$6.00 fee until you either cancel Bill Pay or re-sign up for eDocuments with a current email.

Consent to Receive Other Account-related Information

We often include with your paper account statement other periodic notices. For short, we refer to these as "statement inserts." When you consent to electronic delivery of your account statements, you will also be consenting to electronic delivery of statement inserts. This information will be located on the page for easy viewing.

The Effect of Your Consent and Any Future Withdrawal of Consent

Your consent applies to all of the aforementioned documents and will last until withdrawn by you. Once enrolled in Honda Federal Credit Union eDocuments, you will always be able to request a paper statement or withdraw your consent. You may also request a paper duplicate by calling us at 1-800-634-6632. A fee may apply for each duplicate statement. You may withdraw our consent to receive Honda Federal Credit Union eDocuments at any time, by clicking on the "Member Profile" link. If you do so, we will resume sending you paper statements and notices the following month in which a statement is generated. If you discontinue enrollment, your statements will still be available for up to a rolling 18 month period if you elect to re-enroll at any point in the future. We may use the email address you provide during the enrollment process to send you information about other products and services. In the event you receive such an email from Honda Federal Credit Union and wish not to receive similar email messages in the future, simply follow the instructions in the email to opt-out of future email marketing messages. To unenroll from the service, the member has to select "All by paper" from the Delivery Method drop-down menu.

Your Acceptance

By clicking on the "Accept" button below, you acknowledge and demonstrate that you can access the email notifications informing you that your Honda Federal Credit Union eDocuments are ready, and that you can access the eDocuments and statement inserts in PDF format as described above. You understand that you should contact us to report any problems with your Honda Federal Credit Union eDocuments. This consent form will be available for your review at

any time under the "Terms" link that appears on the navigation bar within Internet Banking. If you would prefer to continue to receive paper statements alone, simply click "Cancel" below.

Notice of Termination

Edocuments will no longer be furnished if the member's email address of record is invalid or if the member requests to cancel the eDocument service.

Procedures for updating Member Profile

Changes may be made to the member profile by oral request, through email or in writing.

Liability; Indemnification

Notwithstanding any provision to the contrary contained in this agreement, we shall be responsible only for performing the e-documents services as expressly provided for in this agreement. We shall be liable only for material losses that are the direct result of our own negligence or intentional misconduct in performing these e-documents services. We will not be responsible for any loss, damage or injury whether caused by the equipment, software, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or any online services, except where the law requires a different standard or as stated above. We do not make any warranties concerning the equipment, the software or any part thereof, including without limitations, any warranties for a particular purpose or warranties of merchantability. We also accept no responsibility for your email address or for anyone accessing your emails. We shall have no liability for failure to perform any e-documents services or for any disruption or delay in performing e-documents services in the event such failure, disruption or delay is due to circumstances beyond our reasonable control, including, but not limited to, failure or disruption of electric power, computer equipment, telecommunications systems, your ISP, or weather conditions. Except to the extent that we are liable under this agreement, you agree to indemnify and hold us and our directors, officers, employees and agents harmless from all claims, demands, judgments, and expenses (including reasonable attorneys' fees) arising out of or in any way connected with the performance of these e-documents services. You agree that this indemnification shall survive the termination of this agreement.

Governing Law/Jurisdiction/Severability

This Agreement shall be governed by and interpreted in accordance with the laws of the State of California and any applicable Federal laws and regulations. You irrevocably submit to the jurisdiction of any Federal or State court sitting in the State of California for any action that you bring and agree that, in any action brought under this Agreement, venue shall be placed in Los Angeles County. A determination that any part of this Agreement is invalid or unenforceable will not affect the remainder of this Agreement.

Communications is Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Honda Federal Credit Union Online Statements, this agreement, and any other communication that is important to you.

I read and understand the information above, and I consent to delivery of the eDocuments email notifications to the e-mail address that I will indicate under the "User Options" link found within the Internet Banking eDocuments tab. I understand that my account statements, notices and any statement inserts will be available to me on the Web after I log in to my account(s).

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT