

E-COMMUNICATIONS DISCLOSURE

As a part of your online application, certain laws require us to provide certain account information to you, and you have a right to receive it on paper. We may provide such information to you electronically if we first present this disclosure and obtain your consent to receiving electronic notices. If you do not wish to consent, you may visit a NewDominion Bank branch to apply in person for a NewDominion Bank account.

Your consent to receiving account information electronically covers all of the Legal Documents and other communications regarding your application or any resulting account. Additionally, your consent will apply to subsequent disclosures and information we require or otherwise choose to provide from time to time. These may include (without limitation) change-in-terms notices; copies of your consent for preauthorized transfers from your account; notices about variances in the amount of preauthorized transfers; “opt-out” notices regarding affiliate or other marketing; privacy notices; and conclusions concerning errors you report (collectively “eCommunications”).

This notice contains important disclosures and information you are entitled to receive before you agree to the electronic delivery of Legal Documents. Your agreement also permits the general use of electronic records or electronic signatures in connection with your use of this service. After you have read this information, if you agree to receive the Legal Documents electronically, and if you agree to the general use of electronic records and electronic signatures, please click the Accept button at the bottom of the page within Online Banking to request the service and/or select the box on the online account application indicating you have read and accept the Disclosures and provide consent to receive disclosures electronically.

EMAIL ADDRESSES – eCommunications will be sent to the email address you or any co-applicant provided in your application, and you agree to pass on notices to other applicants. If an email is returned as undelivered, we may use any other email address we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by contacting us through your Online Banking or calling us at (800) 592-6248. Unless otherwise required by law, you agree any eCommunications will be deemed received by you when sent by any means set forth above.

WITHDRAWAL OF CONSENT – You may withdraw your consent to receiving the eCommunications by calling (800) 592-6248. Withdrawal by any co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction (but you may end the transaction by withdrawing your application or closing any resulting account). Withdrawal will not apply to action already taken or initiated in reliance on your consent. You will not be charged any fee for your withdrawal of consent.

CONSENT COVERAGE – Notices from you are not covered. Applicable law or contracts sometimes require you to give us “written” notices, and your consent does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

COPIES – You may print or make a copy of the Legal Documents by using the Print Screen button on your keyboard or right-clicking on your mouse and selecting Print. This process must be completed when you first review the documents because they are not stored in a location accessible to you after this time. If you would like a free paper copy from us, you can call (800) 592-6248.

SYSTEM REQUIREMENTS – In order to properly access and retain your eCommunications you must have the following hardware and software (collectively, “System Requirements”):

- A personal computer or Macintosh (including a monitor) capable of accessing the Internet and sending and receiving email and a printer capable of printing copies of website information for your records (if you desire paper records);
- Internet access
- A computer hard drive capable of storing data, if you wish to store eCommunications;
- An Internet browser capable of supporting 128-bit encryption, including any of the following:

Browser	Supported Version
Internet Explorer	8,9
FireFox	4+
Safari	5
Chrome	Chrome