

eCommunications Disclosure

As 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 receive notices electronically, including, but not limited to, eStatements. If you do not wish to consent, you may visit any Carver Federal Savings Bank branch to apply in person.

Your consent to receiving account information electronically covers all disclosures, agreements and notices about your accounts that we are required to send or choose to send to you and other communications regarding your application or any resulting account the ("Account Documents"). Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time. These 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 that you report (collectively, "**eCommunications**").

Delivery of eCommunications. When you consent, you understand and agree that we will deliver the eCommunications to you in electronic format only either by posting them on this website, or if applicable, through e-mail. If e-mail is used, the eCommunications will be sent to the e-mail we have on file for you, and you agree to pass on notices to other applicants. An email is deemed effective upon transmission by us, even if it is returned as undelivered. We may use any other email address that we have for you or a co-applicant, but are not obligated to do so. We also reserve the right to send a message to your postal address using regular mail. You must notify us of any change in your e-mail address by calling (718) 230-2900 or updating your information directly through our online banking service. Unless otherwise required by law, you agree that any eCommunications are deemed received by you when sent by any means set forth above.

Withdrawal of Consent. You may withdraw your consent to receiving the Electronic Communications by calling (718) 230-2900; 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 actions already taken or initiated in reliance on your consent. The decision to withdraw your consent may cause certain fees to begin to apply to your account (e.g., statement delivery fee).

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 Account Documents by using the Print button or saving a PDF copy - do this when you first review the documents, because after submission we do not keep them all in a place that you can access. If you would like a free paper copy from us, you may call (718) 230-2900.

System Requirements. In order to properly access and retain your Electronic Communications you must have the following hardware and software (collectively, "System Requirements"):

A personal computer with Internet access and a supported Internet browser;

A valid e-mail account;

A printer or sufficient hard-drive or other storage space to print or save any Account Documents received through eCommunications;

For eCommunications provided in PDF format, you will need Adobe Reader. Go to www.adobe.com to download a free copy.