Internet Banking Service Agreement
and Disclosure Statement

Acceptance, Consent and Signatures

You agree to all of the provisions of this agreement (to the extent applicable as provided in this agreement) by any and all of the following means:

- Using our Internet Banking service to perform any transactions;
- Physically signing this agreement;
- Causing your Company representative to physically sign this agreement, if you are a business entity;
- Completing a separate electronic consent form to receive disclosures and enter into this agreement electronically.

Your electronic consent or use of our Internet Banking service has the same effect as if you had signed this agreement with your physical signature or that of your authorized company representative.

Your physical signature, electronic consent, or use of our Internet Banking service is also your acknowledgement that you have received a copy of this agreement in paper form, or if you have provided a separate electronic consent, in electronic form. If you are offered or provided an electronic copy of this agreement, but would like to have a paper copy, please contact us at (410) 727-5469 or write to us at Post Office Credit Union of Maryland, Inc., P.O. Box 22911, Baltimore, MD 21203-4911 and we will forward a hard copy to you. Please be sure to include your current address.

_____ _____

Date Signature

_____ _____

Date Signature