

Electronic Delivery Agreement

By registering for OnCommand online banking and agreeing to the terms and conditions below, you are demonstrating to us that you have the ability to receive documents electronically. You agree that you have the appropriate hardware and software you will need to receive documents electronically and understand how to request paper copies. You should review the terms and conditions below carefully before consenting. If you have any questions, please contact First Command Bank.

Electronic Delivery Agreement

By electing eDelivery, you affirmatively consent and agree to permit First Command Financial Planning, Inc., First Command Bank, its parent company and affiliated companies (together "First Command") to enter into transactions, make disclosures and provide notices to you in electronic form instead of in writing for purposes of entering into agreements with First Command and/or receiving delivery of communications from First Command (together referred to herein as "Communications").

Your consent shall apply to all Communications, including but not limited to: the Bank Depository Agreement, Description of Services Brochure, Privacy Policy, and other First Command disclosure documents; financial plans; product offering documents; prospectuses; agreements; regulatory disclosures; notices concerning any change in the terms of your relationship or agreements; and/or other documents as they may be made available.

You affirm that you have provided a valid electronic mail (email) address, have access to the Internet and are at least 18 years of age. You also affirm that you have installed Adobe Acrobat Reader to view your Communications. You can download Adobe Acrobat Reader at no charge by visiting www.adobe.com.

Unless otherwise required by law, Communications will generally be sent to you via email and may include an attachment or a web link to allow you to retrieve information. You may also need to register and access First Command's web portals, OnCommand and Command Center™, or another website made available to you by

First Command, to retrieve information. Communications will be sent to the email address that you have provided to us. You agree to update your email address by notifying us in case of any changes.

You may download or print Communications for your future reference and record keeping purposes. You have the right to request and receive Communications in paper form by contacting us. You may either call First Command Bank at 1.888.763.7600 or First Command Financial Planning, Inc., at 1.800.443.2104. Or you may write First Command Bank at PO Box 901041, Fort Worth, TX 76101 or First Command Financial Planning, Inc., at PO Box 2387, Fort Worth, TX 76113-2387. You agree that you accept electronic delivery of the Communications, regardless of whether a particular document is accessed or viewed.

Your consent to accept electronic delivery of the Communications is effective until revoked by First Command or you. If you withdraw your consent, you should keep in mind that paper surcharge fees may be applicable for delivery of certain types of Communications in paper form. You may withdraw your consent to receive Communications in electronic form by sending us a secure message via OnCommand, calling 1.888.763.7600 or by writing to First Command Bank at PO Box 901041, Fort Worth, TX 76101 or by writing to First Command Financial Planning, Inc., at PO Box 2387, Fort Worth, TX 76113-2387. You may also contact us at 1.800.443.2104 for assistance with withdrawing your consent.

By agreeing to this Electronic Delivery Agreement, you acknowledge that you have carefully read, understand, and agree to the terms and conditions herein; represent and warrant that you are authorized to make this election; and indicate your informed and affirmative consent to the termination of paper copies and the transmission of an electronic notice to a designated email address(es) as the only notice sent when Communications become available. Your request shall apply to all accounts for which you are an owner, joint owner, custodian, trustee, or participant.

For Bank Statements and Notices

Communications (monthly statements, notices, and year end tax statements) will be available to you online via First Command Bank's web portal, OnCommand. You will be notified by electronic mail (email) when Communications are available to be viewed online. The email notification(s) will be sent to the email address established when registering with this service, or that has otherwise been provided by you.

You are responsible for maintaining the confidentiality of your user ID and password, and for restricting access to your computer, and you agree to accept responsibility for

all activities that occur under your user ID or password. You are agreeing to abide by the terms and conditions as they may be amended from time to time; amended terms will be posted on the OnCommand website. Your continued use of the site will constitute your acceptance of the then-current terms and conditions.

You agree to update your email address in the case of any changes. You can provide your new email address for eStatement notification by updating your profile in OnCommand. First Command Bank requires that your email address be the same in OnCommand and eStatements.