



E-Sign and Consent Disclosure

INTRODUCTION

This E-SIGN Consent Agreement (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at My Credit Union. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these documents to you electronically.

DEFINITIONS - The words “we,” “our,” and “us” mean My Credit Union. The words “you” and “your” mean each applicant, account owner and anyone else with access to the account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly. “Access Device” means any electronic device you use to access your account and view electronic documents. This includes but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

SCOPE OF THIS AGREEMENT - This Agreement applies to all initial disclosures, notices, and terms and conditions related to opening an account at My Credit Union. This consent will remain effective through the account application process or until expressly withdrawn by you. This consent does not apply to account documentation during the lifetime of the account (e.g., electronic account statements or e-statements) nor does it apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

ELECTRONIC DELIVERY OF DOCUMENTS - Electronic documents will be delivered to you within the application process in a .pdf formatted document. You must download and open the electronic documents to proceed with your application and you are strongly encouraged to save or print the documentation for future reference.

REQUESTING PAPER COPIES - To request paper copies of any of the documents delivered electronically, you may submit your request by calling us at the phone number provided.

SYSTEM REQUIREMENTS - By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents. To access your electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.
- To access your electronic documents on a traditional computer, you will need:
- A computer with any of the following operating systems: Windows XP or higher, OS X (Apple Macintosh) or higher.
- An internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).
- Software that accurately reads and displays .pdf files (such as Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

The Credit Union will notify you if hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing the application process after receiving notice of the change is the reaffirmation of your consent to this Agreement.

E-MAIL ADDRESS NOTIFICATION - The Credit Union will send an e-mail to your primary e-mail address when a disclosure is ready to view in Online Banking. If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible using one of the methods listed in the "Contact Us" section. If the Credit Union receives notification that electronic delivery is not possible due to an incorrect or closed e-mail address, we may elect, at our discretion, to choose to revert your account(s) to standard delivery via U.S. Mail without additional notification. The Credit Union will deem a disclosure received after one (1) business day if no notification of a failed delivery is received by our system.

YOUR RIGHT TO WITHDRAW CONSENT - You may withdraw your consent for electronic delivery services at any time. To withdraw your consent prior to starting the membership application; on the General Information page do not click on the Start Application Button and exit the session. You will no longer receive presentment of any documents electronically.

MULTIPLE ACCESS DEVICES - Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa). Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement.

ACCEPTANCE - You will be asked to acknowledge your acceptance of these this Agreement by clicking the Start Button before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.

GOVERNING LAW - This Agreement shall be governed by the laws of the State of California and by regulations of any governmental agency having jurisdiction over us. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

CONTACT US – You may contact Member Services at: (888) USE-MYCU or (650) 366-5522