



**SMW 104 Federal Credit Union
Revised 01/01/2017**

Please Print a Copy for Your Records

By accepting this "SMW 104 Federal Credit Union Online Electronic Document Delivery Disclosure Agreement", you consent and agree that SMW 104 Federal Credit Union may provide certain disclosures, statements and notices to you in electronic form through SMW 104 Federal Credit Union Online Banking in lieu of paper form. Please read the information below carefully and thoroughly as it describes the terms and conditions for providing such disclosures, statements and notices to you electronically through SMW 104 Federal Credit Union Online Banking.

If you are able to access this Agreement electronically to your satisfaction and you agree to the terms and conditions set forth herein, please enter your email address and enrollment code in the boxes above and click on ACCEPT.

All Notices and Disclosures May Be Sent to You Electronically

Unless you tell us otherwise in accordance with the procedures for "Withdrawing Your Consent For All Electronic Records" described herein, you specifically consent and agree that we may, during the course of our relationship with you, provide to you electronically or make available to you electronically, all required and optional disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of our transactions and governmental and/or third party notices (such as IRS 1098, 1099, etc.). For purposes of this Agreement all such disclosures, statements and notices are referred to as "Electronic Record(s)".

Notice of the availability of any Electronic Records will be made by (i) posting or providing a link to such Electronic Records on the SMW 104 Federal Online Banking site, (ii) submitting a notice to the email address you have provided to us via:

- A membership, loan, or credit card application
- Verbal confirmation in person or over the phone with appropriate identification,
- Online Banking, or
- Signed correspondence delivered to our office which includes your name, date, account number(s), old email address, and new email address, or, (iii) use other electronic methods allowed pursuant to applicable laws and regulations to provide Electronic Records to you.

You understand you are accepting responsibility to retrieve account information made available electronically and acknowledge you have the means to download and print all Electronic Records made available to you.

You agree that it is your responsibility to annually download or print the Annual Billing Rights Statement, Billing Error Resolution, and Member Privacy Disclosure documents. These documents are available on the SMW 104 Federal Credit Union website and may be updated from time to time.

Withdrawing Your Consent For All Electronic Records

At any time, you may withdraw your consent to receive all Electronic Records from us and inform us that you want to receive required disclosures, statements and notices in paper format only. To inform us you no longer want to receive Electronic Records you may:

- Log into SMW 104 Federal Credit Union Online Banking and click on the Estatements tab.
- Click the link "Opt Out of Estatements" and follow the instructions.
- Send a written request including your name, account number(s), and signature to:

**SMW 104 Federal Credit Union
PO Box 2278
San Leandro, CA 94577**

Consequences Of Changing Your Mind

Your acceptance of Electronic Records by email is not required to do business with SMW 104 Federal Credit Union. However, if you elect to receive the required notices and disclosures in paper format only, it will slow the delivery of statements, notices, and disclosures to you.

Notifying Us Of Changes In Your Email Address

You agree to notify us by one of the following methods if your email address changes:

- Using SMW 104 Federal Credit Union Online Banking to update your email address
- Requesting the change in person at our office
- Calling us at 800-464-5987 with appropriate identification
- Using the secure encrypted form on the Contact Us page of our website at www.smw104fcu.org

Please do not use unencrypted email to send us any confidential information, including account numbers, SSNs, and card numbers.

- Sending a written request including your name, account number(s), signature, and old and new email addresses to:

**SMW 104 Federal Credit Union
PO Box 2278
San Leandro, CA 94577**

Required Hardware and Software**

Browsers - The current or previous version of Internet Explorer, Edge, Mozilla Firefox, Apple Safari, and Google Chrome

Operating Systems - Windows and MAC O/S consumer versions until the manufacturer no longer provides security patches and updates

Screen or Monitor - Minimum screen resolution 800 X 600

PDF Reader - Acrobat® or similar software is required to view and print PDF files

Enabled Security Settings - Allow per session cookies

**** These minimum requirements are subject to change. If these requirements change, you will be asked to reaccept the disclosure. Prerelease (e.g. beta) versions of operating systems and browsers are not supported.**

Acknowledging Your Access and Consent to Receive Materials Electronically

To confirm to us you can receive and access materials electronically please verify that you were able to read this Agreement (which will be similar to other Electronic Records we will provide to you) and print it on paper or electronically save it for your future reference and access, or email it to another email address where you were able to print it on paper or save it for your future reference and access. To acknowledge your consent to receive materials electronically, on the terms and conditions described in this Agreement, please click the 'Accept' button above.

By clicking the 'Accept' button, you confirm:

- You can access and have read this Agreement;
- You have the ability to save this Agreement for future reference and access by one of the following methods: printing it to paper, saving it electronically, or sending it to a place where you can print it or save it electronically;
- Until or unless you notify us as described above, you consent to receive Electronic Records during your relationship with SMW 104 Federal Credit Union; and
- You agree to all the terms and conditions set forth in this Agreement.

You may request a copy of a statement in paper format at any time by contacting SMW 104 Federal Credit Union at 800-464-5987. You understand that you may be charged in accordance with the Fee Schedule in effect at the time of your request.

By clicking the "Decline" button, you decline acceptance of this Agreement and Electronic Records and will continue having these documents mailed to you. You understand by having SMW 104 Federal Credit Union Online Banking and declining delivery of Electronic Records, you will receive all required disclosures, statements, and notices in paper format.