



ELECTRONIC COMMUNICATIONS DISCLOSURE CONSENT

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures, agreements, and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, agreements, and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person. Notice of the availability of any electronic record will be made by posting or providing a link on the SMW 104 Federal Credit Union Online banking website, and submitting a notice to the email address you provided to us.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures, agreements, and notices regarding your deposit accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) 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.
- (5) 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.
- (6) We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Notifying Us of Changes in Your Email Address

By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by:

- Calling us at (800) 464-5987
- Log in to your SMW 104 Federal Credit Union online banking session to update profile
- Request the change in person at our office
- Sending us the request using the secure encrypted form on the contact us page of our website at www.smw104fcu.org
- Sending us a request in writing at the address listed below, please include your name, account number(s), signature, and new and old email address

Withdrawing Your Consent for Electronic Records

You can withdraw your consent at any time by:

- Calling us at the number listed below
- Sending a written request including your name, account number(s), and signature to our address listed
- Log in to SMW 104 Federal Credit Union Online Banking and click on the Estatements tab and click the link 'Opt Out of Estatements' and follow the instructions

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are: Connection to the Internet, current browser versions of Internet Explorer, Microsoft Edge, Mozilla Firefox, Safari and Google Chrome and current version of a PDF reader, such as Adobe Acrobat Reader for viewing and retaining certain disclosures.

Consent and Agreement

You agree to all the terms and conditions set forth on this Agreement. By Consenting and Accepting you confirm:

- You can access and have read this agreement.
- You have the hardware and software necessary to receive communications electronically.
- You have a valid email address.
- 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.

Contact Information

All written requests must include your name, account number(s), and signature.

SMW 104 Federal Credit Union

P.O. Box 2278, San Leandro, CA 94577

(510) 483-1300 and (800) 464-5987

info@smw104fcu.org