

## Electronic Delivery Consent Disclosure

### ***Our Community Credit Union's CONSENT and AGREEMENT TO RECEIVE DISCLOSURES ELECTRONICALLY***

For the purposes of this Consent, the words "you" and "your" means the primary member/accountholder and all joint member/accountholders. The words "we" "our" and "us" mean Credit Union (also referred to as "the Credit Union").

You hereby consent to receive account statements and other account disclosures in electronic format on an ongoing basis when you OPT-IN to eStatements. This may include disclosures required by the Truth-in-Lending Act, the Electronic Funds Transfers Act, the Truth-in-Savings Act, and/or other consumer disclosure laws (herein, "disclosures"). By this consent you understand and agree that you will receive these disclosures in electronic format only and paper copies will no longer be mailed. Paper copies may be obtained by printing a copy of any statement or disclosure on your printer or by calling us at 1-800-426-5657 or writing to us at OCCU, P.O. Box 1670, Shelton, WA 98584, identifying the paper copies you desire. A fee will be charged for paper copies we provide you, in accordance with our Schedule of Fees.

You agree to provide us with a valid, active e-mail address, and to promptly notify us of any changes in your e-mail address. You agree that we shall not be liable for any third-party incurred fees other costs, issues, claims, or liabilities of any kind, arising from any statement or notification being sent to an invalid or inactive e-mail address that you have provided us.

In the alternative, you must have and maintain the ability to electronically save, and to display on your computer screen, any disclosures that are emailed to or made available on our website. You understand that we do not make any warranties, either express or implied, on any equipment, hardware, software, or internet service provider that we do not provide, including (without limitation) any warranties of merchantability or fitness for a particular purpose.

Electronic Account Statements. You will receive your account statement at least semiannually. After signing up for eStatements your first available statement will coincide with the next end of month cycle. You will be notified via e-mail when your account statement is available. Upon receipt of the e-mail, you may retrieve the account statement by logging into the Digital Banking application and navigating to the statement within the Statement tab.

You understand and agree that clicking "Yes" below and submitting this consent constitutes your legally binding electronic signature and instruction that this transaction shall be considered authorized by you.