

CALIFORNIA COMMUNITY CREDIT UNION (CACCU)

ESIGN Member Consent to Use Electronic Signatures and Consent to Receive Electronic Documentation

Please read this document carefully and print or save a copy for your reference. Feel free to refer to it by accessing the Disclosures section within the website.

This CACCU ESIGN Disclosure and Consent (the “Disclosure”) applies to CACCU’s mobile and online products and services, and all disclosures, notices, receipts, statements, and terms and conditions related to our products and services that you electronically access. Your consent also permits the general use of electronic documents and electronic signatures in connection with transacting business with us electronically. This consent will remain effective until expressly withdrawn by you as described below. Your consent does not mean that we must provide documents electronically but instead may deliver some or all of those documents electronically.

Agreement to receive Communications in electronic form. By having read and accepted this agreement, you agree that we may provide you with all Communications related to CACCU products and services in electronic format. You agree further that we may discontinue sending paper Communications to you unless you withdraw your consent as described below. Your consent remains in effect until you give us notice that you are withdrawing it.

“Communications” may include any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction histories, statements related to the maintenance or operation of products and accounts, privacy policies, and all other information related to the products or services, including, but not limited to, information that we are required by law or regulation to provide to you in writing.

Form of Electronic Communications. All Communications that we provide to you in electronic form will be provided either (1) via email or (2) by access to our website or (3) by access to our Online banking product or (4) by access to a mobile application¹.

Products and services you have previously obtained. You may have previously sought to obtain a product or service from CACCU. By consenting to this agreement, you agree that we may provide you with all Communications for those products or services in electronic format, regardless of whether you elected to do so in the past.

Products and services you may seek to obtain in the future. You may seek to obtain new products and services from CACCU. When you do, we may remind you that you have already given us your consent to provide you with all Communications in electronic format. If you then decide not to be provided with Communications in electronic format for a new product, your decision does not mean that you have withdrawn this consent for any other CACCU product.

Updating contact information. You agree to provide us with a true, accurate, and complete email address and other contact information related to this Disclosure and your CACCU accounts, and to update promptly any changes to that information. You can update your email address through our Online banking, visiting a branch location or by submitting it in writing. All other updated information must be submitted in writing to 8815 Folsom Blvd, Sacramento CA 95826.

Withdrawal of consent. You may withdraw your consent to receive Communications in electronic form through Online Banking under Services, Secure Messaging or by writing to us at 8815 Folsom Blvd, Sacramento CA 95826. Please be aware that withdrawal of consent may result in the termination of your access to our mobile and Online banking services. Any withdrawal of your consent to receive Electronic Communications will be effective only after we have a reasonable amount of time to process the request.

Hardware and software requirements. CACCU does not support a specific operating system or particular browser. To receive all disclosures, notices, receipts, statements, and terms and conditions electronically related to our products and services, you must have access to:

- a current version of an internet browser as listed below;

- a connection to the internet;
- a current version of a program that reads and displays PDF documents, such as Adobe Reader®;
- a printer, if you wish to print your disclosures; and
- sufficient electronic storage capacity, to retain disclosures, statements, and notices in electronic form.

Mobile Device Requirements.1 To access, view, and retain copies of electronic disclosures, you must have a mobile device running on either iOS 8.0 or later or Android™ OS 4.0 (Ice Cream Sandwich) or later. To access, view, and retain some disclosures, such as account statements, your mobile device must have internet access with a compatible browser and a mobile device version of a PDF reader installed on it. If you do not have a reader installed on your device, you can download the Adobe PDF reader for free at the app store respective to your mobile device as follows:*

- For iOS mobile devices, go to the Apple® App StoreSM
- For Android mobile devices, go to Google Play™

On the internet, you can sign in to Online Banking to access and view certain disclosures, such as account statements, eNotices, and eAlerts.

If you download or print any confidential materials, such as your transaction history, be sure that you store them in a secure environment.

Online Requirements. To access, view, and retain copies of electronic disclosures online, you must have internet access using a browser including any of the following:

From a Windows Machine

- Internet Explorer ®
- Fire Fox ®
- Chrome ®

From a Macintosh machine

- Fire Fox ®
- Chrome®
- Safari ®

CACU supports the two most recent publicly released versions of the above browsers. While other browsers not on the above list may work on our site, there may be some viewing and/or functionality limitations.

We highly recommend that you install antivirus software, a firewall, and spyware detection software to protect your personal computer (PC) or laptop from viruses and “Trojan” malware. If you need technical assistance downloading your browser software, please contact your Internet Service Provider (ISP).

Viewing certain disclosures may require installing Adobe Reader. You can download the most recent version of the Adobe Reader at the Adobe website at <https://get.adobe.com/reader/>

*If you copy and paste this link you will no longer be subject to, or under the protection of, the privacy and security policy of California Community Credit Union. The privacy and security policies of the site you are entering are different from California Community Credit Union's. California Community Credit Union does not endorse or guarantee any products, information, or recommendations provided by this third-party website.

We may not support some older web browsers, so if you are using an outdated version, you may need to update it in order to get access to your CACCU accounts online.

CACCU will notify you by email of any changes to access requirements, continuing to use our electronic services after notice of a change in our requirements will be considered reaffirmation of your consent to receive Electronic Communications with us.

Requesting paper copies. Even if you consent to receive Communications electronically, you can always obtain a paper copy by requesting one or by printing the Electronic Communication. We may charge you a reasonable fee for delivery of paper copies already provided electronically.

Communications “in writing.” All Communications in either electronic or paper format from us to you will be considered “in writing.” Please print or download for your records a copy of this Disclosure and any other Communication that is important to you.

Termination/Changes. We reserve the right, in our sole discretion to discontinue the provision of Electronic Communications or terminate or change the terms and conditions under which we provide Electronic Communications. We will provide you with notice of any such termination or change.

By providing your consent, you are confirming that you have the hardware and software described above, that you are able to receive and review Electronic Communications, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, and delegates identified in respect of your CACCU account, products and services.

¹Message and data rates may apply.

Internet Explorer® and Windows® are registered trademarks of Microsoft Corporation in the United States and/or other countries. Firefox® is a registered trademark of the Mozilla Foundation. Chrome™ and Google Play™ are trademarks of Google, Inc. Macintosh® and Safari® are trademarks of Apple, Inc., registered in the U.S. and other countries. Adobe Reader® is a registered trademark of Adobe Systems Incorporated in the United States and/or other countries. App StoreSM is a service mark of Apple, Inc. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license.