

CALIFORNIA COMMUNITY CREDIT UNION (CACCU)

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

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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 This consent will remain effective until expressly withdrawn by you as described below.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.

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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;

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- 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 13+ or later or Android™ OS 5.0 (Lollipop) 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

- Microsoft Edge ®
- 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/>

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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.

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