



PERSONAL ACCOUNT NOTICE AND CONSENT REGARDING ELECTRONIC COMMUNICATIONS DELIVERY

Please carefully read this Notice and Consent Regarding Electronic Communications Delivery and keep a copy for your records. Consenting to receive Communications under this Disclosure will automatically enroll you in Online (Paperless) Statements for your personal accounts.

Your consent to this agreement applies to all Communications for products, services, and accounts offered or accessible through the Digital Banking Service or a mobile application used to access the Digital Banking Service ("the Service").

IMPORTANT DEFINITIONS

"We", "us", "our", "California Credit Union", and "Credit Union" means California Federal Credit Union operating as California Credit Union ("CCU"). "Communications" means any and all communications with us, whether or not required by a law or regulation, including, but not limited to:

- Periodic statements
- Notices (e.g. renewal, termination, maturity, delinquency, approval, requests for additional information, change of terms, overdraft, and other notices)
- Disclosures (e.g. initial, periodic, annual, adverse action, and other disclosures)
- Privacy statements
- Service notifications

Examples of laws and regulations which may require such Communications include, without limit, Equal Credit Opportunity Act and Regulation B, Electronic Funds Transfer Act and Regulation E, Truth in Lending Act and Regulation Z, Funds Availability Act and Regulation CC, Truth in Savings Act and Regulation DD, National Credit Union Association Rules and Regulations, Internal Revenue Code and Fair Credit Reporting Act.

ELECTRONIC DISCLOSURE AND CONSENT

You agree that the Credit Union may, but is not obligated to, electronically make available to you any Communications regarding any account or service, including Communications regarding the Service with respect to any account or service (which may include, without limit, deposits, loans or lines of credit) held with, or by the Credit Union.

In addition, you agree and designate all of the following for the Credit Union's use in sending Communications to you, except as may be limited by law, and we may, but will not be obligated to, send you Communications via one or more of these methods:

- Email – at any email address you provide with respect to any account or service with us
- Website – that we designate in an email notice we send to you
- U.S. Mail – at such address as we may maintain in our records from time to time, with respect to any account or service you have
- Holding such notice if we are advised that any such address is no longer valid
- Any other method permitted by law or agreement with us

Unless otherwise required by law, such Communications are deemed received by you when sent via any means set forth above or when posted if the Communication is not required to be sent.

HOW TO UPDATE YOUR CONTACT INFORMATION

You are responsible for informing us of any change to your email or mailing address. You can update your information by logging into Digital Banking and clicking the My Settings link or by calling us at (800) 334-8788.

If you do not provide notice of change of your email address, you agree that the Credit Union may send all email notices and other Communications to you at the email address maintained on the Credit Union's records for any of your accounts or services with us, or as otherwise set forth herein, at our option, except as may be limited by law.

WITHDRAWING CONSENT TO ELECTRONIC DELIVERY

You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive online statements at any time. To do this, sign in to Digital Banking, go to "Additional Services" and select the link to online statements. Select "settings" and then "Discontinue/Resume Accounts". Select the account(s) you wish to discontinue receiving electronically and click the "Discontinue" checkbox. Discontinuing eStatement notification may reinstate a monthly service charge on your account. Review your Account Agreement & Disclosure for complete details. You may also notify us that you no longer consent to accept Communications electronically by calling us at (800) 334-8788. If you withdraw your consent with respect to any account or service, your use of the Service will be terminated automatically with respect to all accounts and all services.

Except as set forth below, you will not be charged any fees as a result of the withdrawal of your consent. Withdrawal of consent may result in a change in fees for some accounts. Additional terms as outlined in the Account Agreement & Disclosure may apply to your account or service if you withdraw consent to accept Communications electronically.

SYSTEM REQUIREMENTS

In order to successfully access and retain your electronic Communications, you must have the following hardware and software:

- An up-to-date device or devices (e.g., computer, smartphone, tablet, etc.) capable of connecting to the Internet
- Capability of sending and receiving email
- Local, electronic storage capacity to retain our Communications and/or a printer to print them
- An up-to-date Internet browser that we support to access your account through the Online Service.
Your access to this page verified that your system meets these minimum requirements:
 - Microsoft Edge
 - Mozilla Firefox (the latest version and up to 3 earlier versions)
 - Google Chrome (the latest version which automatically updates)
 - Apple Safari (current version)
- Software that enables you to view files in the Portable Document Format ("PDF").

PAPER COPY OF ELECTRONIC COMMUNICATIONS

You may obtain a paper copy of Communications by printing it yourself or by calling us at (800) 334-8788 provided that such request is made within a reasonable time after we first provided the electronic Communication to you. We may charge you a reasonable service charge, as disclosed in the Consumer Fees and Charges brochure, for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization.

CHANGES TO THIS AGREEMENT

CCU reserves the right to change the terms of this Notice and Consent, including, without limit, by adding additional services and by adding or changing the amount of charges or fees. If we make material changes to the terms of this Notice and Consent, we will notify you if and to the extent required by law. Without limiting the foregoing, if a change is necessary in order to protect the security of CCU's system or member information, we reserve the right to make

immediate changes without prior notice. CCU reserves the right to waive or vary the terms of this Notice and Consent on an individual basis.

In the event of a change in the terms of this Notice and Consent, you may accept the change by continuing to use the Service after the effective date of the change or you may decline to accept the change by withdrawing your consent.

CONSENT AND ACKNOWLEDGEMENT

This consent applies to the accounts and services you are enrolling in now and any accounts and services which you have in the past, now or in the future elect to use with the Service. By clicking "Accept", you are acknowledging receipt of information in this Notice and Consent and you are consenting and agreeing to accept Communications electronically, as described above, for the Service and any accounts and services that you have in the past, now, or in the future elect to use with the Service.

By consenting, you acknowledge that you:

- have reasonably demonstrated and/or confirm that you are able to access electronic Communications provided pursuant to the Service, and
- have read, understand, and agree to all of the provisions of this Notice and Consent Regarding Electronic Communications Delivery.