

*Please read this Electronic Signatures Disclosure and Consent Agreement carefully and print a copy and/or retain this information electronically for your records.*

**Scope of Communications to be Provided in Electronic Form.** Your consent includes the following:

- Initial disclosures or agreements for your new account and/or loan.
- All legal and/or regulatory documents associated with the new account and/or loan.
- Privacy policies and notices.
- Any agreements between you and SDCCU, including any agreement for an extension of credit from SDCCU to you.

**Method of Providing Communications to You in Electronic Form:** All communications that are provided to you in electronic form will be provided either (1) via email at the email address you provided to us, or (2) by access to a website that will be designated in an email notice sent to you at the time the information is available.

**Hardware and Software Requirements:** We do not officially support a specific operating system or particular browser. To receive documents and/or disclosures electronically, you must have access to:

- A device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable to connect to the internet or download our mobile app with the current version (as defined below) of an operating system, such as Windows, Mac OS, iOS or Android, and a web browser, such as Microsoft Edge, Google Chrome, Apple Safari or Mozilla Firefox;
- 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 agreements and/or documents;
- Sufficient electronic storage capacity, if you wish to retain agreements and/or documents in electronic form.

By “Current Version”, we mean a version of the software that is currently being supported by its publisher.

**Right to Withdraw Consent and Receive Paper Communications:** You may request to receive documents on paper, but if you do not consent to electronic delivery, SDCCU cannot proceed in the timeliest manner with processing your new account and/or loan. If you consent to electronic delivery of documents, you may withdraw that consent at any time. Your consent does not mean that SDCCU must provide the documents electronically, SDCCU, at its option, may deliver documents or otherwise communicate with you on paper. SDCCU may also require that certain communications from you be delivered to SDCCU on paper at a specific address.

After consenting to receive and deliver documents electronically, you may, upon request, obtain a paper copy of the documents at no extra charge or withdraw your consent by calling SDCCU at (877) 732-2848 or writing to: SDCCU, PO Box 261209, San Diego, CA 92196-1209.

**Communications in Writing:** All communications in either electronic or paper format from us to you will be considered “in writing”. You should print or download a copy of this Agreement and any other communication that is important to you, for your records.

**Electronic “Signature” Agreement & Security:** You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, constitutes your signature and acceptance and agreement, as if actually signed by you in writing.

**Updating Contact Information:** You are responsible for ensuring that we have your current email address for purposes of receiving Electronic Communications. If your email address changes, contact us at (877) 732-2848 to provide us with updated information through which future Electronic Communications will be received by you.

**Authorization Consent:** By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

If you consent to receiving your agreements and/or documents in electronic format, please let us know by checking the ‘I agree’ box below.

By checking the ‘I agree’ box, I confirm that:

- I can access and read this “ELECTRONIC SIGNATURES DISCLOSURE AND CONSENT AGREEMENT” and/or
- I can print on paper this “ELECTRONIC SIGNATURES DISCLOSURE AND CONSENT AGREEMENT” and save or send it to a place where I can print it for future reference and access.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS.**