

You must 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:

- Loan and/or new account agreements.
- All legal and/or regulatory documents associated with the loan and/or new account.

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

- A device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable to connecting to the internet or downloading 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 Internet Explorer, Chrome, Safari or Firefox, that we support;
- 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 Receive Paper Communications – You may obtain a paper copy of your agreements and/or documents by calling SDCCU at (877) 732-2848 or writing to: SDCCU, PO Box 261209, San Diego, CA 92196-1209.

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.

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.