

By opening your new account or loan online, you are receiving your account terms, conditions and disclosures through electronic means. Electronically delivered documents have the same legal status as paper copies.

Please read this information carefully because it explains your rights and obligations regarding your choice to receive SDCCU records in an electronic format. By accepting, you agree to receive SDCCU records in an electronic format rather than sent to you in paper form via the U.S. mail. Please print and keep this information for future reference.

SDCCU reserves the right to terminate this service, change the terms of your use of this service or send SDCCU records by U.S. mail at any time. SDCCU will provide you with notice of any such termination or change as required by law.

By checking the box below, I/we understand and certify that:

- My/Our decision to receive SDCCU records electronically is voluntary and can be revoked at any time by modifying my/our election through Internet Branch online banking or by calling SDCCU at **(877) 732-2848**. Other than fees for paper copies set forth in the Consumer Services Fee Schedule, there are no fees or penalties for electing to withdraw.
- This consent applies to correspondence available in an electronic format except those specifically prohibited by law. In the event that some SDCCU records are not available electronically, we will mail them to you via U.S. mail.
- In order to access and retain copies of my/our online SDCCU statements or other related records/notices electronically, I/we need to have Internet access with a compatible browser. To view a list of browsers that are compatible, visit sdccu.com/online-banking click the Using Internet Branch tab.
- I/We have provided a valid email address to receive notifications from the SDCCU regarding my/our SDCCU records. This is the email address I/we have on record through Internet Branch online banking.

By selecting "I Agree" below, I/we certify that the following email address is current and active and a reliable means of receiving electronic communications from SDCCU.

- Upon change of my/our email address, I/we will notify SDCCU of the change so future notification of SDCCU records may be sent. I/We will update the email address using Internet Branch/Self Service/Personal Information.
- I/We understand that upon request, paper copies of SDCCU records received electronically can be obtained subject to applicable fees set forth in the Consumer Services Fee Schedule.

By checking the box, I/we certify that I/we have read and agree to the above terms and conditions, consent to receive electronic communications, and have the ability to receive such communications.