



E-Sign Consent and Authorization Disclosure

As part of your relationship with Santa Cruz Community Credit Union (SCCCU), we want to ensure you have all the information you need to manage your accounts effectively. We aim to provide you with as many options as possible for receiving your account documents.

The law requires that we give you certain information "in writing," which means you are entitled to receive it on paper; however, we may provide this information electronically with your prior consent. Additionally, we need your general consent to use electronic records and signatures in our relationship with you. Therefore, before you use our Electronic Services, you must review and consent to the terms and conditions outlined below. Please read this E-Sign Consent and Authorization Disclosure carefully and retain a copy for your records.

This E-Sign Consent and Authorization Disclosure ("Disclosure") applies to all Communications for those products and services offered through SCCCUCU that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. The words "we," "us," "our," and "Credit Union" refer to Santa Cruz Community Credit Union. The words "you" and "your" refer to the individual(s) or entity identified on the Account(s). As used in this Disclosure, "Account" means the account you have with us or intend to have with us. "Communication" means any customer agreements or amendments, disclosures, notices, privacy notices, and any other information related to the product or service or future products or services, including but not limited to the information the law requires to provide you in writing.

1. **Scope of Communication to be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications to you unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:
 - Deposit account setup paperwork and subsequent disclosures associated with the product or service available through the Credit Union for your Account;
 - Periodic statement(s) ("Account Statement(s)") for Deposit and Loan Accounts;
 - Treasury Management service setup paperwork and subsequent disclosures associated with the product(s) or service(s);

- All legal and regulatory disclosures and communications associated with the product, service, or loan account available through the Credit Union for your Account;
- Appraisal copies associated with the loan application process;
- Privacy notices; and
- Other notices and documents associated with the product or service available through the Credit Union for your account.

2. **Method of Providing Communications to You in Electronic Form.** We will provide all Communications in electronic form in one of the following ways: 1) via email, 2) access to a website that we designate in an email notification we send to you when information is available, or 3) to the extent permissible by law, by access to a website we designate in advance for such purpose. We may also deliver some electronic Communications to you via our secure email services. We reserve the right to provide Communications to you in paper or electronic form. We recommend that you print a copy of the Communications provided electronically, as they provide essential information about the products, services, or loans.

3. **Paper Copy of Materials.** There are two ways to obtain a paper copy of Communications: 1) you consent to receive the Communications electronically and print a paper copy yourself, or 2) you may request to receive a paper copy of the Communications by calling the Credit Union at 831-425-7708 or visiting your nearest Credit Union branch. You may be charged a fee for a paper copy of a notice or disclosure you received electronically under this agreement.

4. **Withdrawing Your Consent.** To inform us that you no longer wish to receive future notices and disclosures in electronic format, you may send a letter including your name, member number, and a statement that you wish to discontinue electronic receipt of Communications to the Credit Union. You may use any of the following ways to send this letter

- By mail at Santa Cruz Community Credit Union, 324 Front Street, Santa Cruz, CA 95060
- By fax to 831-425-4824
- By email to info@scccu.org

You may also contact the Credit Union by phone at 831-425-7708 to request the change. You will no longer receive the Communications electronically if you withdraw your consent.

5. **Updating Your Contact Information.** If you consent to receive the Communications electronically, we will contact you at the email address you provided. Please be sure we have your correct and updated email address. It is your responsibility to provide the Credit Union with the correct and complete

email address and to maintain and update it if there are any changes to this information. If you change your email address, please inform us by calling 831-425-7708 or visiting any Credit Union branch. Please be sure to include your previous email address and your new email address when making this request.

6. **System Requirements to Access the Information.** To access, view, and retain electronic Communications we deliver to you, you must have the system requirements for Adobe Acrobat Sign listed here:
https://helpx.adobe.com/sign/system-requirements.html#sys_req.
7. **Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." This consent is limited to all Communications related to the products and services offered through the Credit Union on your account.
8. **Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
9. **Termination/Changes.** In our sole discretion, we reserve the right to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.
10. **Consent.** By signing this Consent E-Sign and Authorization Disclosure Form, I have read and accept the above agreement; you hereby give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Communications to you. Oral consent for electronic delivery cannot be honored; your consent must be received electronically through your email account(s) that you will be using to receive electronic Communications from the Credit Union.

Remember, when communicating through email; do not send personal non-public information, such as your social security number. The Credit Union does not charge for electronic delivery of Communications via email. Emails sent to you by the Credit Union containing said Communications will be sent securely.

By providing your consent, you confirm you have read and accept the above agreement and give Santa Cruz Community Credit Union affirmative consent to

provide electronic Communications as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided Santa Cruz Community Credit Union with a current email address at which the Credit Union may send electronic Communications.

By providing your consent, you also agree that you reviewed the consumer disclosures and all other related disclosures associated with your account. If you have questions regarding your account, please contact the Credit Union at 831-425-7708.