



**CERTIFIED FEDERAL CREDIT UNION
AUTHORIZATION AND CONSENT TO RECEIVE
DISCLOSURES/STATEMENTS ELECTRONICALLY**

This Agreement to Receive Disclosures Electronically (“Agreement”) addresses the circumstances under which you agree to receive in electronic form, information that we are required by law to provide to you in writing (such as, for example, Truth-in-Savings Act disclosures, monthly statements) in connection with your membership and accounts with Certified Federal Credit Union.

For the purposes of this Agreement, the words “you” and “your” mean the primary accountholder and all joint accountholders. The words “we” “our” and “us” mean Certified Federal Credit Union. “Account(s)” means the account(s) you have with us. “Communication” means any member agreements or amendments thereto, monthly (or other periodic) billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account(s), including but not limited to information that we are required by law to provide to you in writing.

Consent to receive disclosures electronically and scope of consent. By agreeing to this disclosure you are affirmatively consenting, initially and on an ongoing basis, to receive Communications related to your membership and Account(s) with us in electronic format, and that we may discontinue sending paper Communications to you, until such time as you withdraw your consent as described below. Your consent to receive electronic communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account(s).
- Notices or disclosures about a change in the terms of your Account(s) or associated payment feature and responses to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or
- Other Communications we may include from time to time.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic format will be provided either: (1) via e-mail; (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available; (3) via SMS Messages or (4) we will request that you download a .pdf file containing the Communication.

How to Withdraw Consent. You may withdraw your consent to receive Communications electronically by providing written notice to us at Certified Federal Credit Union, P. O. Box 8023, El Monte, CA. 91734 Attention: Member Service with the details of your request. You may also contact us by telephone at 323.859.2250, Option 2. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications.

Any withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal. Refer to Schedule of Fees and Charges for potential monthly fee to receive paper statements.

Valid e-mail address. You agree to provide us with, and maintain a valid, active e-mail address. You must promptly notify us of any change in your e-mail address. You may update your e-mail address by accessing your online banking profile at any time or by contacting Certified Federal Credit Union during normal business hours, and your change will take effect in a reasonable time, thereafter. We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive e-mail address that you have provided.

Hardware/software requirements. To receive disclosures electronically, you must use a computer that meets the minimum hardware and software requirements. In order to access, view, and retain electronic disclosures, the following hardware and software operating systems are required:

- Internet Explorer version 11
- MS Edge - all versions
- Latest Firefox (minimum version 60.3.0 or higher)
- Latest Safari (minimum version 10 or higher)
- Latest Google Chrome (minimum version 68 or higher)
- PDF Reader: Acrobat® or similar software may be required to view and print PDF files

In addition, you must have a printer capable of printing any Communications that are e-mailed to you and/or made available on our website, and you understand that we recommend that you do so. In the alternative, you must have and maintain the ability to electronically save and visually display on your computer screen any Communications that are e-mailed to you and/or made available on our website. You understand that we do not make any warranties on equipment, hardware, software, internet service provider, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose.

Your Right to Receive Paper Communications. We will generally not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You may obtain a paper copy of an electronic Communication by printing it yourself or by writing to us at Certified Federal Credit Union, P.O. Box 8023, El Monte, CA. 91734, or contacting us by telephone at 323.859.2250, Option 2 and identifying the specific record requested, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. See Schedule of Fees and Charges for applicable fees. Requesting a paper copy of a specific statement or disclosure is not an authorization to discontinue electronic delivery.

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 for your records a copy of this Agreement and any other Communication that is important to you.

Termination or Changes. We reserve the right, in our sole discretion, 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.

Agreement. You affirmatively consent to receive, and acknowledge that you can receive, access and retain electronic Communications. You acknowledge that you have read and agree to the terms in this “AGREEMENT TO RECEIVE DISCLOSURES ELECTRONICALLY” and that your computer system meets the minimum system requirements described in this Agreement.

IMPORTANT: PLEASE RETAIN THIS AGREEMENT FOR YOUR RECORDS