

eStatement E-SIGN Disclosure and Consent

Please read this E-SIGN Disclosure and Consent carefully and keep a copy for your records. If you are working on a public computer, you should not access your Online Banking account unless you are certain your computer has a secure connection void of malware, spyware or other malicious software.

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”). In order to access your electronic documents (eDocuments) electronically, you must acknowledge receipt of these disclosures and consent to the electronic delivery of statements, disclosures and notices as provided below. You can record your consent to such electronic delivery by clicking in the box corresponding to Statements on the Email Management page, clicking the “Agree” button on the eStatement E-SIGN Disclosure and Consent screen, and clicking the “Save” button on the Email Management page, or by checking the check box indicating your agreement to the E-SIGN Disclosure and Consent during the Online Banking Enrollment form or eStatement Enrollment form.

Electronic Delivery of Disclosures and Notices

By clicking in the box corresponding to Statements on the Email Management page or checking the check box on the Online Banking Enrollment form or eStatement Enrollment form, you are consenting to the electronic receipt of any and all statements, disclosures, notices, and other documents, and all changes thereto, related to your account (collectively, “Statements”).

You will receive the following notices electronically that are required by Federal regulation:

- Fees
- Tax Statements
- Annual Tax Reporting Information
- Account/Transaction Alerts
- Communications, and Notices

Upon your consent to the electronic receipt of Statements, your statement in electronic format will be made available free of charge at www.siskiyoucu.org based upon Federal regulations. You will no longer automatically receive paper statements.

In order to access, receive and retain Statements electronically, you must provide at your own expense an Internet connected device that is compatible at the time of such access with the minimum requirements outlined below.

Your statements will be available by email, generally on or around the 5th business day of each month for those receiving monthly statements. If you normally receive a quarterly statement, your statement will be emailed to you around the 5th business day in January, April, July and October. You will be notified through email that your eStatement is available.

Paper Delivery of Disclosures and Notices

You may choose to have a paper copy of any particular Statement mailed to you by contacting us

by phone at (530) 842-1694 or you may write to us at Statement Request, Siskiyou Central Credit Union, PO Box 1125, Yreka CA 96097 for a fee of \$5.00. Be sure to state that you are requesting a paper copy of a particular Statement.

System Requirements to Access Information

To receive Statements electronically, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 11.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <https://get.adobe.com/reader/>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.
- An email address to receive eStatement notifications

Your Responsibilities

You agree that your computer satisfies the hardware and software requirements specified above and you certify you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically. We are not obligated to verify that you have received or can access any account document.

System Requirements to Retain Information

To retain a copy of a Statement, your device must have the ability to download and store PDF files.

Service Availability

The service providing eStatements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

Error Resolution

You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We

must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (530) 842-1694.

Confidentiality

You agree to protect the confidentiality of your account, account number, and your personal identification number. Siskiyou Central Credit Union will disclose information to third parties about your eStatement access only:

1. When it is necessary for completing a technical support call to our eStatement provider.
2. In order to verify the existence of conditions of your account.
3. To comply with a government agency or applicable law.

Changes in Terms

It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via email notification.

Email Address

If you change your email address, it is your responsibility to update your email associated with the delivery of your statement to avoid delays in receiving your eStatement. Emails setup to receive eStatements can be maintained through Online Banking.

Other Account Related Information

We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You can also contact us in any of the ways described above to withdraw your consent to receive any future Statement electronically. If you withdraw your consent, we will provide you a paper copy of all future Statements. If you wish to cancel eStatements and resume receipt of paper statements, you must notify us by calling (530) 842-1694. If you cancel receipt of eStatements and wish to resume receiving eStatements in the future, it will be necessary for you to go through the sign up process again.

Siskiyou Central Credit Union has the right to terminate its obligation to provide eStatements service to you upon ten days of prior written notice (email acceptable).

Participating Party Rights

You agree to waive and release any claims against Siskiyou Central Credit Union arising out of or in any way related to the eStatements service, except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your eStatement access should be directed to the Credit Union during business hours at (530) 842-1694.

Consent

By clicking the “Agree” button on the eStatement E-SIGN Disclosure and Consent screen, you

consent to the electronic delivery of any and all Statements related to the account. You also agree that we do not need to provide you with an additional paper (non-electronic) copy of any Statement, unless specifically requested to do so as provided above.