

## Account E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). To access your documents electronically, you must acknowledge receipt of these disclosures and consent to the electronic delivery of statements, disclosures and notices as provided below. Please read this E-SIGN disclosure carefully and keep a copy for your records.

### Electronic Delivery of Disclosures and Notices

By signing this disclosure, you are consenting to receive disclosures related to your account(s) electronically. If you do not consent, we will mail these documents to you. By consenting to the electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the number or email address listed here:

- Yreka Branch - (530) 842-1694
- [MSR@siskiyocu.org](mailto:MSR@siskiyocu.org)

### Accessing your eStatements

Upon your consent to the electronic receipt of Statements, your statement in electronic format will be made available free of charge at [www.siskiyocu.org](http://www.siskiyocu.org). You will no longer automatically receive paper statements.

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, 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 available to you around the 5th business day in January, April, July and October. You will be notified through email that your eStatement is available.

### Service Availability

The service providing E-statements 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.

### Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your account(s). If you would like to receive a paper copy, please contact us at the number

or email address listed above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your account(s). We may charge a reasonable fee, as stated in our fee schedule, for providing paper copies of documents already provided electronically.

## Withdrawing your Consent

You may withdraw your consent at any time by sending us an email at [MSR@siskiyoucu.org](mailto:MSR@siskiyoucu.org) and state your e-mail, full name, address, telephone number, account number, and state that you wish to withdraw your consent. The consequences of you withdrawing consent for online documents will be that transactions may take a longer time to process. If you withdraw your consent, you will begin receiving paper statements by mail, and applicable paper statement fees may apply.

## All Notices and Disclosures Will be Sent Electronically

Unless you tell us otherwise, we will electronically provide all the required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you for the duration of our relationship with you.

## Hardware and Software Requirements

The minimum system requirements for using the Online Banking system to access your eStatements are as follows:

- A device with active internet connection
- a valid email address
- an active Online Banking login
- a current version of a web browser, or if using our Siskiyou Credit Union Mobile Banking application, the most current version of the application; and

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

## 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 Credit Union will disclose information to third parties about your eStatement access only:

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

## Definitions

**"Current Version"** means the latest official release of a web browser or mobile app that is supported by the developer and receives regular updates, including security fixes.

**"Online Banking"** means accessing your account and banking services through our secure website using a computer or other internet-connected device.

**"Mobile Banking"** means accessing your account and banking services through our mobile application on a smartphone, tablet, or other mobile device.

## Participating Party Rights

You agree to waive and release any claims against Siskiyou 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.

## Acknowledging your Access and Consent to Receive Materials Electronically

To confirm to us that you can access this information electronically, and to consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By clicking the 'I agree' button, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- Until or unless I notify Siskiyou Credit Union as described above, I consent to receive through electronic means all notices, disclosures, authorizations,

acknowledgements, and other documents that are required to be provided or made available to me by Siskiyou Credit Union.